

---

# Albury Local Housing Strategy – Evidence Paper

Prepared for  
AlburyCity

February 2022

# CONTENTS

<b>Terms and definitions.....</b>	<b>7</b>
<b>1.0 Introduction .....</b>	<b>9</b>
1.1 Background to the Local Housing Strategy .....	10
1.2 Housing vision .....	11
1.3 Document structure .....	11
<b>2.0 Albury LGA .....</b>	<b>13</b>
2.1 Regional context .....	13
2.2 History .....	14
2.3 Albury LGA today .....	16
2.4 Key environmental constraints .....	18
2.5 Social infrastructure .....	20
2.6 What does it mean? .....	22
<b>3.0 Policy context.....</b>	<b>24</b>
3.1 State policy.....	25
3.2 Local policy.....	26
3.3 What does it mean? .....	30
<b>4.0 Housing demand .....</b>	<b>33</b>
4.1 Population .....	34
4.2 Households .....	43
4.3 Socio economic advantage and disadvantage .....	51
4.4 Groups with unique housing needs .....	52
4.5 Projected housing demand .....	61
4.6 What does it mean? .....	67
<b>5.0 Housing supply .....</b>	<b>69</b>
5.1 Housing type .....	69
5.2 Housing size .....	72
5.3 Housing suitability.....	73
5.4 Housing tenure.....	75
5.5 Rental vacancies.....	78
5.6 Short term rental accommodation .....	80
5.7 Observations from real estate agents.....	80
5.8 Recent approvals.....	81
5.9 Dwelling constructions.....	82
5.10 Planned housing growth .....	87
5.11 What does it mean? .....	89
<b>6.0 Affordability .....</b>	<b>91</b>
6.1 Housing costs .....	91



6.2	Housing stress .....	97
6.3	Social housing .....	100
6.4	Homelessness.....	102
6.5	What does it mean? .....	103
<b>7.0</b>	<b>Housing needs and gaps .....</b>	<b>105</b>
<b>8.0</b>	<b>References .....</b>	<b>107</b>

## Tables

Table 2-1:	Summary of opportunities and considerations for future housing development.....	22
Table 3-1:	Key demographics summary and land use considerations (Albury LSPS).....	28
Table 4-1:	Historical population growth for the Albury LGA by suburb .....	37
Table 4-2:	Migration by age group, Albury and Wodonga LGAs, 2011-2016 .....	42
Table 4-3:	Average household size, 2006-2016.....	46
Table 4-4:	Income trends, 2006 to 2016 .....	47
Table 4-5:	Comparative SEIFA index ranking for Albury and comparison cities (national indexes), 2016 .....	51
Table 4-6:	Multigenerational households in Albury (LGA), 2016 .....	54
Table 4-7:	Registered seniors housing facilities* .....	57
Table 4-8:	Projected population growth (2016 to 2036) for the Albury LGA by suburb* .....	64
Table 4-9:	Comparison of population, household and dwelling projections (Forecast .id).....	64
Table 4-10:	Additional dwelling estimates, by five year period year, by housing type (Scenario 1) .....	66
Table 4-11:	Additional dwelling estimates, by five year period year, by housing type (Scenario 2) .....	66
Table 4-12:	Additional dwelling estimate ranges (Scenario 1 and 2), by five year period year, by housing type ..	66
Table 5-1:	Rental vacancy rates for the month of June, 2016 to 2021.....	78
Table 5-2:	Distribution of properties for rent on domain.com.au in Albury (as at 11 January, 2022) .....	79
Table 6-1:	Comparative purchase and rental costs (June 2021) .....	92
Table 6-2:	Murrumbidgee NSW social housing stock (30 June 2020) .....	100
Table 6-3:	Homeless population in Albury at 2011 and 2016 Census (SA3).....	102
Table 6-4:	Homelessness in Albury and comparable areas in 2016 .....	103

## Figures

Figure 1-1:	Examples of housing in Albury .....	9
Figure 2-1:	Regional context.....	13
Figure 2-2:	Albury LGA.....	16
Figure 2-3:	Flood map .....	18
Figure 2-4:	Bushfire map .....	19
Figure 2-5:	Heritage map.....	20
Figure 2-6:	Social infrastructure in Albury LGA.....	21
Figure 3-1:	Housing framework.....	24
Figure 3-2:	LSPS housing plan.....	29
Figure 3-3:	The housing continuum.....	31

Figure 4-1: Geographical boundaries .....	33
Figure 4-2: Population and age comparisons, Albury LGA and comparison cities, 2016.....	34
Figure 4-3: Estimated resident population of Albury and Wodonga (2006 to 2020) .....	35
Figure 4-4: Population growth rate in Albury and Wodonga (2007 to 2020) .....	36
Figure 4-5: Estimated resident population as at June (2016 to 2020) Albury LGA, by suburb .....	36
Figure 4-6: Residential density in Albury, 2016 .....	37
Figure 4-7: Population distribution by service age group, 2016.....	38
Figure 4-8: Service age group distribution by suburb, 2016.....	39
Figure 4-9: Change in population distribution by service age group, Albury LGA 2011 to 2016 .....	40
Figure 4-10: Change in 12 to 17 service age group (no.), Albury LGA 2006 to 2011 and 2011 to 2016, by suburb	40
Figure 4-11: Top 5 LGAs for Net migration to Albury LGA, 2011-2016.....	41
Figure 4-12: Household comparisons, Albury LGA and comparison cities, 2016 .....	43
Figure 4-13: Proportion of household type, Albury LGA, 2016 .....	44
Figure 4-14: Dominant household types .....	45
Figure 4-15: Household size, 2016 .....	46
Figure 4-16: Household size by SA1, 2016.....	47
Figure 4-17: Household income comparisons, Albury LGA and comparison cities, 2016.....	48
Figure 4-18: Weekly household income, Albury LGA and Regional NSW, 2016 .....	49
Figure 4-19: Equivalised household income quartiles .....	50
Figure 4-20: Median income by SA1.....	50
Figure 4-21: Distribution of SA1s (count of areas and populations) within Albury LGA on the IRSAD (national)....	51
Figure 4-22: IRSAD deciles mapped for SA1s within Albury LGA.....	52
Figure 4-23: Percentage of Aboriginal and Torres Strait Islander people (by SA1) in Albury (2016) .....	53
Figure 4-24: Housing costs and income, ATSI and non ATSI households, Albury LGA, 2016 .....	53
Figure 4-25: Household size of ATSI and non ATSI households in Albury LGA, 2016 .....	54
Figure 4-26: Tenure of ATSI and non ATSI households.....	55
Figure 4-27: Proportion of residents aged over 65 years old (by SA1) in Albury (2016) and location of seniors housing.....	56
Figure 4-28: People in need of assistance with core activities, Albury, Wodonga and Regional NSW, 2016 .....	58
Figure 4-29: Distribution of people needing assistance in the Albury LGA by suburb, 2016.....	59
Figure 4-30: Language other than English spoken at home (by SA1) in Albury (2016).....	60
Figure 4-31: TAFE and University student places of residence, Albury LGA suburbs, 2016 .....	61
Figure 4-32: Forecast .id population projections, Albury LGA (2016 to 2036) .....	63
Figure 4-33: Forecast .id five year age group projections, Albury LGA (2016 to 2036) .....	63
Figure 5-1: Dwelling comparisons, Albury LGA and comparison cities, 2016.....	69
Figure 5-2: Private dwelling structure, comparison with Regional NSW and Wodonga.....	70
Figure 5-3: Dwelling types in Albury LGA, 2006 to 2016 .....	71
Figure 5-4: Dwelling types in Albury LGA suburbs, 2006 to 2016.....	71
Figure 5-5: Number of bedrooms .....	72
Figure 5-6: Change in number of bedrooms over time, Albury LGA, 2001 to 2016 .....	73
Figure 5-7: Housing suitability .....	74
Figure 5-8: Housing tenure, Albury LGA and comparators, 2016.....	75
Figure 5-9: Housing tenure, Albury LGA, 2016 .....	76
Figure 5-10: Housing tenure, Albury LGA local areas, 2016 .....	76
Figure 5-11: Rates of private rental, Albury LGA 2016 .....	77
Figure 5-12: Changes in housing tenure (2006 to 2016) .....	78
Figure 5-13: Snapshot of the short term rental market .....	80
Figure 5-14: Dwelling approvals in Albury LGA, 2016/17 to Nov 2022.....	82



Figure 5-15: Dwelling construction approvals in Albury LGA from 2016/17 to 2020/21.....	83
Figure 5-16: Vacant lot overview, 2010/11 to 2021/22 .....	83
Figure 5-17: Vacant lot production by suburb, 2016/17 to 2020/21.....	84
Figure 5-18: Vacant lot consumption by suburb, 2016/17 to 2020/21 .....	85
Figure 5-19: Dual occupancy development by suburb, 2016/17 to 2020/21 .....	86
Figure 5-20: Multi dwelling housing development by suburb, 2016/17 to 2020/21.....	86
Figure 5-21: Thurgoona Wirlinga Precinct Structure Plan Land Use Map .....	87
Figure 6-1: Housing costs and stress, Albury LGA and comparison cities, 2016.....	91
Figure 6-2: Median housing sales price (\$'000s), 2011 to 2021 (June Quarter) .....	92
Figure 6-3: Change in house purchase cost (\$'000) by percentile (June 2016 to June 2021).....	93
Figure 6-4: Housing purchase affordability and income brackets, Albury LGA .....	94
Figure 6-5: Affordable housing sales by suburb, June 2021 .....	94
Figure 6-6: Weekly median rent, Albury and Wodonga 2011 to 2021 (June Quarter).....	95
Figure 6-7: Change in weekly house rental cost by percentile (June 2016 to June 2021) .....	96
Figure 6-8: Housing rental affordability and income brackets, Albury LGA.....	96
Figure 6-9: Affordable housing rentals by suburb, June 2021 .....	97
Figure 6-10: Levels of Housing stress (2016), Albury compared with Regional NSW .....	98
Figure 6-11: Percentage of households with rental stress (2016) .....	99
Figure 6-12: Percentage of households with mortgage stress (2016) .....	100

# Quality Assurance

## Report Contacts

---

**Taylor Richardson**

**Associate**

M Plan (UNSW), M Policy Studies (UNSW), B Arts (Political Science, UCSB)

[Taylor.Richardson@hillpda.com](mailto:Taylor.Richardson@hillpda.com)

## Supervisor

---

**Elizabeth Griffin**

**A/ Principal**

Bachelor of Arts (Geography) Master of Urban Planning MPIA

[liz.griffin@hillpda.com](mailto:liz.griffin@hillpda.com)

## Quality Control

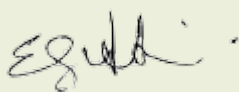
---

This document is for discussion purposes only unless signed and dated by a Principal of HillPDA.

## Reviewer

---

Signature



Dated

02/02/22

## Report Details

---

Job Number

P22013

Version

3

File Name

P22013 – Albury Housing Strategy – Evidence Paper

Date Printed

2 February 2022

## TERMS AND DEFINITIONS

Term	Explanation
<b>Affordable rental housing / affordable housing</b>	Housing that households on very low to moderate incomes can afford, as defined in the Environmental Planning and Assessment Act 1979 and State Environmental Planning Policy No 70 - Affordable Housing (Revised Schemes): <ul style="list-style-type: none"> <li>very low – 50 per cent of median income</li> <li>low – 50 to 80 per cent of median income</li> <li>moderate – 80 to 120 per cent of median income.</li> </ul>
<b>Dwellings</b>	All types of housing, from granny flats and studios to apartments, townhouses, terraces, semi-detached homes and standalone homes.
<b>Home ownership</b>	When people own where they live, either outright or with a mortgage.
<b>Homelessness</b>	The lack of a 'home', not the lack of a 'roof', where the space someone lives lacks security, stability, privacy and safety. Homeless people include people sleeping rough, living in improvised dwellings or tents, living in temporary shelters and couch-surfing.
<b>Households</b>	The ABS defines a household as one or more persons, at least one of whom is at least 15 years of age, usually resident in the same private dwelling. By definition this means that there may potentially be more than one household within the same private dwelling.
<b>Housing affordability</b>	Affordability is based on spending 30 per cent of gross income on rent, or a home buyer spending more than 30 per cent of gross income on a mortgage.
<b>Housing pipeline</b>	The amount of approved, but not yet completed housing supply for an area. The housing pipeline changes over time as new dwellings are approved, projects are amended or abandoned and dwellings are completed.
<b>Housing spectrum</b>	People's diverse housing experiences, including homelessness, home ownership, renting and housing needs for seniors or people with disability. People move back and forth along the spectrum depending on life events, aspirations and capacity.
<b>Housing stress</b>	A household is considered to be in housing stress has an income in the bottom 40 per cent of either Greater Sydney's or regional NSW's income distribution and is paying more than 30 per cent of its income in housing costs. <sup>1</sup>
<b>Housing typologies</b>	The shape and form of housing, including the varying scale, layout, number of bedrooms and whether housing is usable and accessible by all people. The availability of different typologies depends on an area's landscape, topography, controls and proximity to centres, services, facilities, and transport
<b>Local character</b>	What makes a neighbourhood distinctive and gives a place identity, including the way it looks and feels. A combination of land, people, the built environment, history, culture and tradition.
<b>Local housing strategies</b>	Long-term plans that establish the future housing needs for a local government area and the aspirations of the community.
<b>Social housing</b>	Housing for people on low incomes or people in housing crisis, which the government or community housing providers own or manage. Rents are based on income. Social housing was often traditionally referred to as public housing.
<b>Specialist housing</b>	Accommodation designed for unique needs such as housing for people with disability (including group homes) or older people (such as residential care units).
<b>Universal design</b>	The design of homes to meet residents' needs across their lifetime. A universally designed home should be easy to enter, easy to move around and easily and cost effectively adaptable. The <i>Liveable Housing Design Guidelines</i> (Liveable Housing Australia, 2017) outline design elements for liveable housing, such as access and fittings.

Source: Adapted from *Housing 2041 – NSW Housing Strategy*

<sup>1</sup> This definition is accepted by state and commonwealth governments – see Australian Institute of Health and Welfare at <https://www.aihw.gov.au/reports-data/australias-welfare/australias-welfare-snapshots/glossary>; NSW Department of Planning Industry and Environment, *Housing 2041: NSW Housing Strategy*, p44 at <https://www.planning.nsw.gov.au/-/media/Files/DPE/Reports/Policy-and-legislation/NSW-Housing-Strategy-Report-2021-Mayv2.pdf>



# INTRODUCTION

## 1.0 INTRODUCTION

AlburyCity (Council) is preparing a Local Housing Strategy (LHS) to guide the future provision of affordable and appropriate housing in the Albury Local Government Area (LGA). The need for the LHS was identified by Council in its *Albury Local Strategic Planning Statement* which aims to guide the growth of Albury over the next 20 years. This document provides an evidence base for the development of the LHS. It includes an analysis of changes and trends in the Albury housing market and identifies the housing needed to support the current and future population of the LGA.

The evidence base establishes a baseline for understanding current housing supply, likely future demand for housing and gaps in the housing stock. It tells the story of Albury's housing journey over the last decade so that the LHS can make informed recommendations about how AlburyCity can better meet housing demand into the future, in partnership with state, federal, community and market stakeholders and decision makers. Topics examined include demography, housing suitability, access to infrastructure, environmental constraints and planning policy. The structure of this report is informed by the Department of Planning, Industry and Environment's (DPIE) *Local Housing Strategy Guideline*, specifically Section 1 – Introduction and Section 2 – The Evidence.

This evidence paper has been prepared by HillPDA on behalf of Council. Key themes have been extracted into an accompanying summary discussion paper, which will be presented to the Albury community for feedback. This supporting paper presents quantitative data available at the time of writing. This will be supplemented with qualitative data gathered through consultation with the community, to obtain a comprehensive picture of the current issues and opportunities for housing in the LGA.

**Figure 1-1: Examples of housing in Albury**



Source: HillPDA

## 1.1 Background to the Local Housing Strategy

Local councils that make the best of opportunities to promote the availability and suitability of affordable housing enjoy rewards at several levels. Better housed and better balanced communities are economically advantageous, more liveable, and consistent with the NSW Government's aspirations.<sup>2</sup>

Council's Local Strategic Planning Statement (LSPS) has committed Council to preparing a local housing strategy (LHS). The LHS will provide:

- An evidence based assessment of unique housing needs of Albury's current and future residents
- Recommendations for housing supply for projected population growth, including diversity and affordability
- Guidance on sustainable growth aligned with infrastructure capacity and provision
- Information to inform future reviews of Council's LSPS and planning controls
- Guidance on the application of housing related actions from the LSPS.

Ultimately, the LHS is a planning review undertaken at an LGA level for the purpose of aligning local planning with State Government objectives. The purpose is to understand not only how much housing is needed, but how housing can respond to the community's need for a range of housing types that are affordable and compatible with local cultural and environmental characteristics.

The research presented in this report is the first stage in the development of the LHS. It presents findings from initial research regarding current and future housing needs in the Albury LGA. It presents information on supply, demand, gap and capacity analysis for different housing markets and areas across Albury. The report is structured to respond to the four pillars of housing as outlined in the NSW Government's *Housing 2041: NSW Housing Strategy*: Supply, Diversity, Affordability and Resilience.

This report does not represent the views of Council. Nor does it consider individual sites or socio-economic implications of specific development proposals.

The LSPS has established that providing "diverse, well designed and affordable housing" is a planning priority for AlburyCity. Meeting these goals over the next 20 years requires a long term outlook. Preparing an LHS will enable Council to plan for the delivery of new dwellings in Albury LGA.

By 2036, Albury LGA is expected to be home to an additional 10,500 residents compared to its population as at the 2016 Census, bringing the total population in 2036 to 67,427 people.<sup>3</sup> This increase in population will require around 6,120 additional dwellings to be provided in Albury LGA to 2036. Planning for these dwellings at an early stage will allow Council to have appropriate planning controls and infrastructure in place to facilitate growth while also managing any risks from development. This report will assist Council by identifying what changes are needed to the current housing stock to support the future population.

AlburyCity is already well advanced in its planning for housing growth. An adequate supply of zoned and serviced land is being assured through the ongoing staging and development of the Thurgoona Wirringa Precinct. This Precinct has capacity for another 40 to 50 years of growth.

In 2019, Council endorsed the *Albury Prevention of Homelessness Strategy*. This included an action to develop an Affordable Housing Strategy to "mitigate the impacts of homelessness in planning for affordable housing" where "affordable housing" is defined as low income or social housing. This action will be addressed as part of the LHS.

<sup>2</sup> Urbanista (2020) *Local Government Housing Kit* p.1-1

<sup>3</sup> .id the population experts cited at <https://forecast.id.com.au/albury>



Since March 2020, the social and economic impacts of the COVID-19 pandemic have resulted in new and unanticipated pressures on the local housing market across the spectrum of housing types, particularly housing available to rent. All levels of Government and the private sector can influence housing affordability. This LHS will focus on methods within AlburyCity's control to respond appropriately to the heightened level of community concern about housing affordability pressures and how Council can assist the LGA's most disadvantaged residents to maintain the ability to access safe, secure and affordable housing within the LGA.

Council will be leading stakeholder and community engagement based on this Evidence Paper and accompanying Discussion Paper to seek community input that will help inform the LHS.

When complete, the LHS will provide a framework to ensure development policies and planning controls align with LGA, community, and regional housing goals.

## 1.2 Housing vision

Council's LSPS establishes a vision for housing in Albury. This vision builds upon Council's Community Strategic Plan (Albury 2030), *Two Cities One Community Plan* and the *Riverina Murray Regional Plan*. The overall 20 year vision for Albury, as established by Albury 2030, is for Albury to become a "nationally significant regional community that is vibrant, innovative, connected and inspired by its culture, environment and location on the Murray River."<sup>4</sup> Albury 2030 establishes that government, business and community working together will help achieve this vision. Albury 2030 is currently being updated.

Albury's LSPS sets the following vision for housing:

Diverse, well-designed and affordable housing opportunities will continue in our planned Thurgoona Wirlinga Growth Area supported by our Structure Plan, and also within existing urban areas through sensitive infill development, particularly around our activity centres which provide good access to service and facilities.

Housing opportunities and choice cater for changing demographics such as increase in lone-person household and ageing population, ensuring that resident amenity is maintained.<sup>5</sup>

Over the next 20 years, Albury will continue to evolve and grow. Delivering this housing vision will require planning to enable opportunities for a range of housing developments in the "right" location and at the "right" time.

## 1.3 Document structure

This evidence paper is divided into seven chapters, examining the existing housing context of the Albury LGA. Each chapter is concluded with a consideration of the key issues and themes raised in the chapter and their relevance for housing delivery in Albury.

- Chapter 1: Introduction
- Chapter 2: Albury LGA
- Chapter 3: Policy context
- Chapter 4: Housing demand
- Chapter 5: Housing supply
- Chapter 6: Affordability
- Chapter 7: Housing needs and gaps.

<sup>4</sup> AlburyCity (2020) *Albury 2030, Local Strategic Planning Statement*, p.20

<sup>5</sup> *ibid*

ALBURY LGA

## 2.0 ALBURY LGA

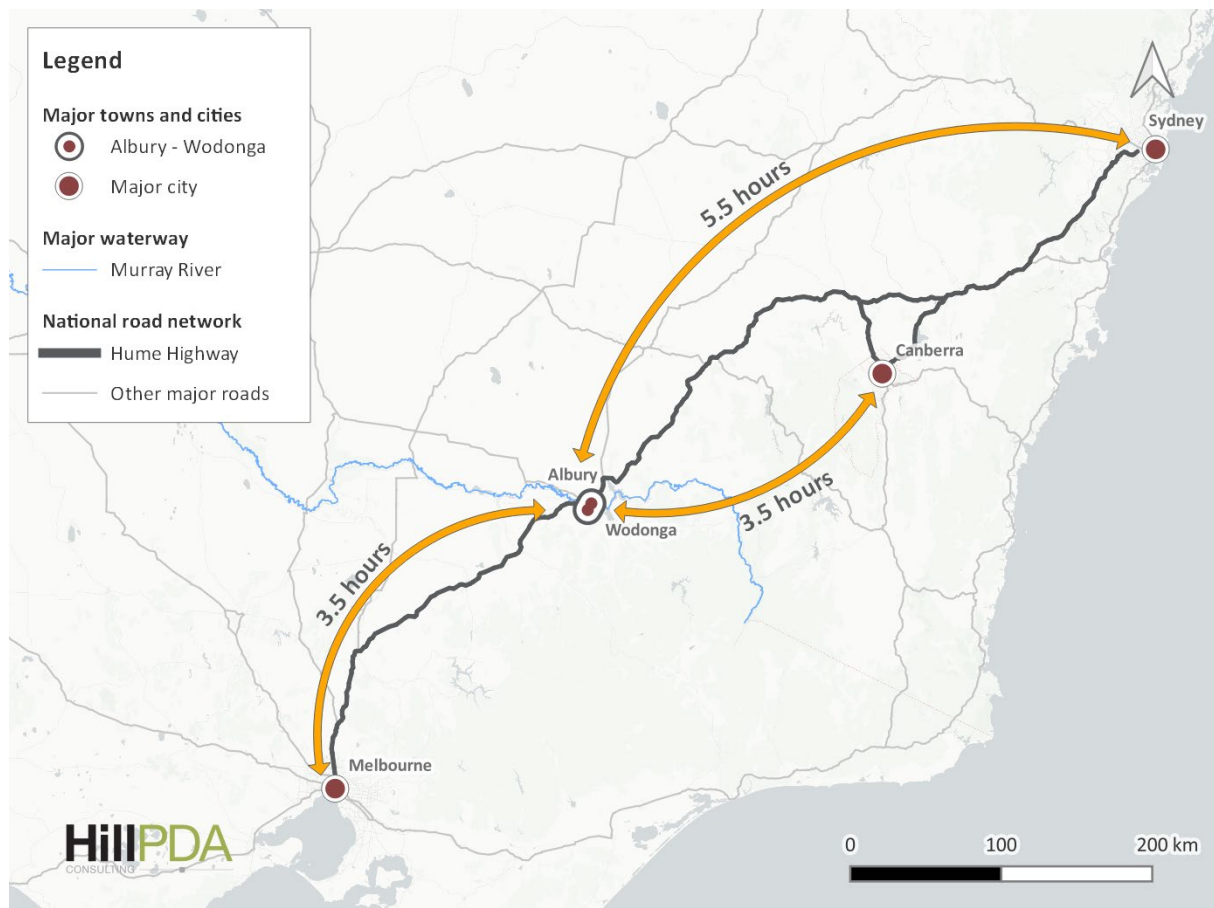
*The Albury area was known as Bungambrawatha, or homeland, by the Wiradjuri people<sup>6</sup>.*

This chapter provides a snapshot of the Albury LGA's population, employment, infrastructure and environmental characteristics and constraints.

### 2.1 Regional context

The Albury LGA lies along the southern border of NSW, within the Riverina Murray Region. Neighbouring LGAs include Greater Hume in NSW, with Wodonga and Towong to the south in Victoria. Albury is bound by the Murray River to the south and Lake Hume to the east, with western borders including the rural community of Splitters Creek. Albury LGA is strategically located between Melbourne, Sydney and Canberra on the Hume Freeway and Inland Rail Corridor, and in heart of the Riverina Murray.

Figure 2-1: Regional context



Source: HillPDA

<sup>6</sup> <https://www.alburywodongaaustralia.com.au/info/aboriginal-heritage/>



## 2.2 History

Albury and its region's Traditional Owners are the Wiradjuri people. They were the largest Aboriginal Traditional Owner group in NSW and their nation covered the 'land of the three rivers', with plains running north and south to the west of the Blue Mountains. The Albury area was known as Bungambrawatha, or 'Homeland', by the Wiradjuri people.

With the rise of British settlement in the area, Wiradjuri people left and were driven away from the area, and by the 1860s there were few Wiradjuri families living in Albury.

Albury was chosen as part of the *Families Resettlement Scheme* in 1972 that created new mainstream communities for Aboriginal and Torres Strait Islander people from around Australia, particularly Western NSW.

Albury–Wodonga was designated a national growth centre on 25 January 1973 with state and commonwealth governments embarking on a plan to develop Albury–Wodonga to a population of 300 000 around the turn of the century<sup>7</sup>. Albury–Wodonga was chosen to become the first centre for national growth or decentralisation largely due to its location on a major highway and rail corridor that links Australia's two major cities of Melbourne and Sydney, making it central to approximately 75 per cent of Australia's population.<sup>8</sup>

The Albury–Wodonga Development Corporation (AWDC) was established to undertake planning and development of the New Town. The initial desire to relocate public servants from larger cities such as Canberra and Sydney to Albury–Wodonga met with limited success despite the AWDC offering high standard rental housing and support for key transferred public servants and developed an innovative newcomer program to help transferred staff and their families.<sup>9</sup>

However, Albury–Wodonga was successful in establishing an Australian Taxation Office and attracting a large number of defence jobs as a result of a major logistics centre development and training school set up by the federal government. The current Charles Sturt University commenced operations in 1972, then as a study centre to the then Riverine College of Advanced Education. The intent was to increase the number of jobs, expand the occupational breadth in the workforce and provide access to tertiary education for rural and regional students to limit the loss of local school leavers from the region. Incentives to attract private enterprise, by providing rental start-up factories, rental housing for employees and promoting the child-care and education facilities already available attracted some larger private enterprises (for example Mars Petcare and the Newsprint Mill at Ettamogah). These successes continue to contribute to the economic development of Albury LGA.

A major review in 1977 downgraded Albury–Wodonga as "a pilot project in selective decentralisation with demonstrable national significance." Following subsequent reviews, in 1995 it was resolved that the AWDC be gradually wound up and its assets sold in an orderly manner.

Since then, Council has proactively planned for accommodating future population growth. Perhaps the most notable of Council's strategic projects was the development of the Thurgoona Wirlinga Structure Plan (2013) to guide detailed planning of the 4,500 hectare precinct to accommodate a population in the order of 50,000 people over a 50 year period. Planning of the delivery of major road, water and sewer infrastructure to the precinct has enabled development of around 1,100 residential lots since 2015.<sup>10</sup> Planning is continuing to deliver around \$550 million in infrastructure and facilities to support the development of the Thurgoona Wirlinga precinct.<sup>11</sup>

<sup>7</sup> <https://researchdata.edu.au/albury-wodonga-development-corporation/165932>

<sup>8</sup> *Ibid.*

<sup>9</sup> Hennay, Bruce (2017). "Submission to the House of Representative Select Committee on Regionalisation and Decentralisation". Inquiry into Regional Development and Decentralisation: 1–9.

Freestone, Robert (2010). *Urban Nation: Australia's Planning Heritage*. Melbourne: CSIRO Publishing; The Department of the Environment, Water, Heritage and the Arts; and The Australian Heritage Council.

<sup>10</sup> Albury development monitor 2020–2021 data

<sup>11</sup> AlburyCity (2020) *Albury 2030 Local Strategic Planning Statement*, p 25

This major strategic planning work, along with other development opportunities in the LGA, provide around 50 years supply of zoned residential land to cater for long-term growth.<sup>12</sup>

A major industrial subdivision project known as Nexus is in progress adjacent to the Hume Highway 10 kilometres north of Albury. It was planned to meet growing demand for business sites with high quality access to rail, road, and air transport infrastructure and is expected to support local job creation into the 2030s. The 450 hectare site at Ettamogah has been transformed over the last 10 years and has around ten remaining lots for sale in Stage 1. This project is expected to generate \$1.5 billion in gross regional product for the Albury regional economy annually and create 9,400 local jobs over the next 30 years and beyond.<sup>13</sup> The recently constructed Davey Road Interchange further supports Nexus, with additional freight and logistics access to the precinct. The interchange, along with gas reticulation, sewer augmentation and subdivision has been a significant investment towards ensuring the future of the transport, logistics, and manufacturing hub.<sup>14</sup>

Major projects within the Albury LGA are underway to:

- Expand the Albury Airport by establishing a western general aviation precinct to accommodate aviation based businesses offering a purpose built business park and improve patient transport facilities.
- Redevelop the Albury Entertainment Centre including a new convention centre wing, to cater for large-scale business, conference and tourism events by doubling conference seating capacity to 2,000 patrons and increasing exhibition space.
- Transform a historic water pump housing into a facility for artists and makers to establish a dynamic hub of artistic and innovative output, engagement and economic flow-on for the Albury region.
- Build a new gravity sewer main from Kerr Road to Brooklyn Fields as part of an extended network of water and sewer infrastructure to service the growing Thurgoona Wirlinga community.

Regionally significant projects are also anticipated to be developed out of the Albury Wodonga Regional Deal, an agreement between AlburyCity, Wodonga City Council, NSW and the Commonwealth governments to deliver projects that focus on six priority areas:

*“economic development, harmonisation of cross-border issues, infrastructure and connectivity, liveability, quality regional education and health services, and supporting the Indigenous community.”<sup>15</sup>*

Finalisation of projects is currently underway, with the Commonwealth government committing an initial \$3.2 million investment.

Other major projects in and around the Albury LGA area may also impact housing due to direct and indirect local workforce demands. These projects are shown below, along with their estimated construction timeframes:

- Inland Rail Corridor (2023 to 2025)
- Snowy Hydro 2.0 Construction (present to 2025)
- EnergyConnect (2022 to 2024).

These major investments, and others led by the private sector and NSW government agencies, are positioning Albury to attract growth and investment for a prosperous future.

<sup>12</sup> *Ibid.*

<sup>13</sup> AEC Group Nexus Industrial Precinct Enabling Infrastructure - Economic Analysis, 2018

<sup>14</sup> <https://www.alburycity.nsw.gov.au/major-projects/nexus>

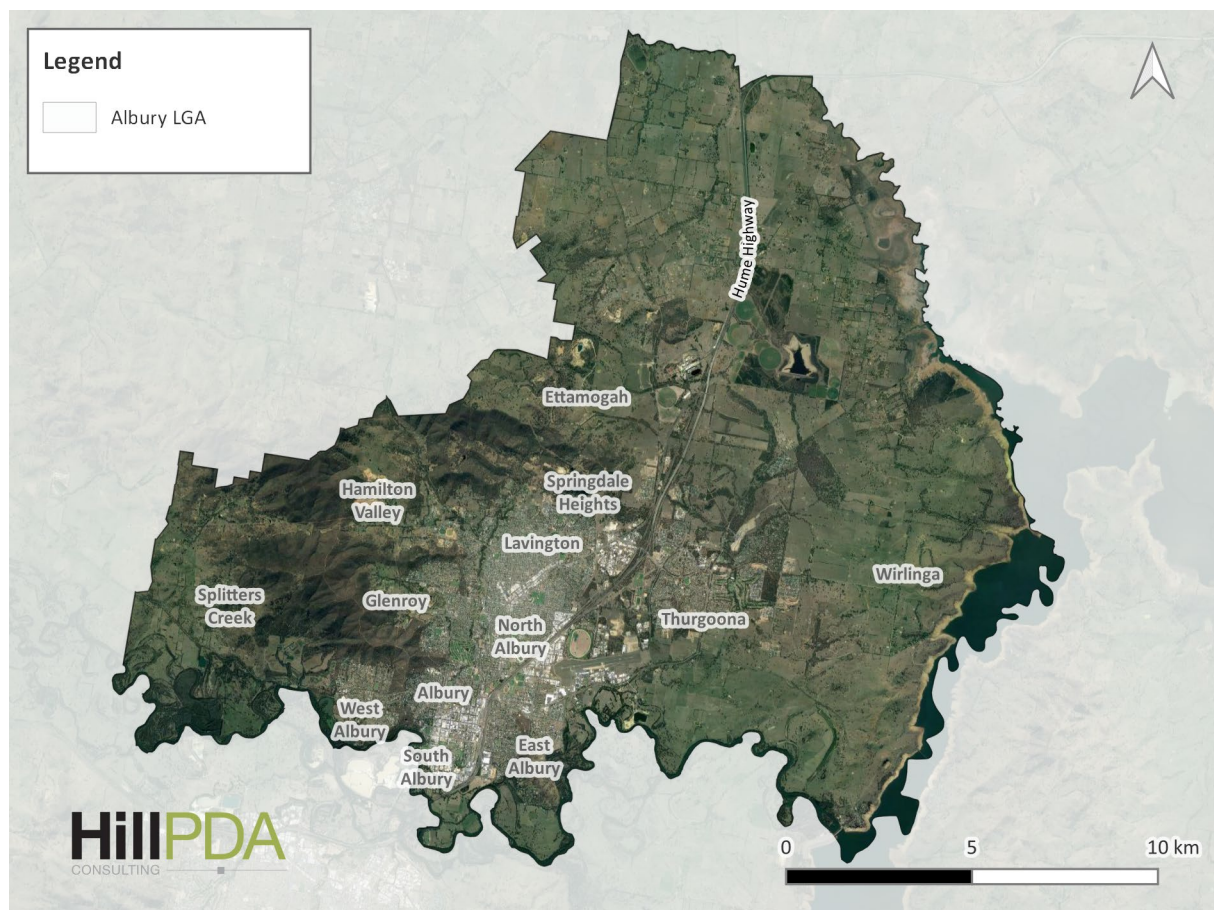
<sup>15</sup> <https://www.infrastructure.gov.au/territories-regions-cities/regions/regional-deals/albury-wodonga> (accessed January 2022)

## 2.3 Albury LGA today

The Albury LGA is approximately 306 square kilometres, and contains a wide range of residential, industrial, commercial, rural and environmental land uses within short travel times. The urbanised core of Albury stretches between the Albury and Lavington city centres, which provide the bulk of employment, services and infrastructure within the LGA, alongside a diverse range of residential land uses. Surrounding the city centres are a mix of industrial and urban support land uses and lower density land uses. Low density greenfield residential land development is ongoing in the suburb of Thurgoona to the east and Springdale Heights to the north, with large lot residential, rural and environmental land uses beyond.

Albury is a major regional city providing infrastructure, health, services, employment, education and lifestyle opportunities to a broader regional catchment of approximately 200,000 people.<sup>16</sup> Albury is intrinsically linked with Wodonga to the south, with residents of the communities travelling between the cities for work, services, entertainment and social connections. The two cities form “one community” and function as a single economic entity, while operating under differing jurisdictions. These border cities actively promote their offer as a single Albury–Wodonga location.

Figure 2-2: Albury LGA



Source: HillPDA, Google Maps

Albury and Wodonga collectively support around 8,000 local businesses which contribute more than \$7.3 Billion in Gross Regional Product annually.<sup>17</sup> Albury–Wodonga provides higher-order services, including for business, office and retail uses, and arts, culture, recreation and entertainment, which support the needs of smaller

<sup>16</sup> AlburyCity (2021) Homelessness and Housing Summary for the Albury LGA

<sup>17</sup> Two Cities One Community cited at <https://alburywodonga.gov.au/region>



settlements across the region and in cross-border communities. Albury–Wodonga provides a high level of business confidence, with major construction projects ongoing. Both Albury and Wodonga have significant tracts of master-planned residential land with a combined capacity for more than 100,000 additional residents, major industrial developments and community infrastructure.<sup>18</sup> This is major regional centre is positioned to attract growth by having availability of high quality, competitively priced commercial and industrial land and with good access to first-class road, rail and air freight and passenger networks. Strong connections between businesses and their major markets, both nationally and internationally, are likely to continue to attract investment in the LGA.

Albury is recognised as having an important regional city and administrative function serving south eastern NSW. Albury services the wider community through the Albury-Wodonga Health Service, tertiary education services such as Charles Sturt University and Technical and Further Education (TAFE) institutes, and a major regional airport.

In 2016, the Albury LGA supported 26,163 jobs. The local economy is largely driven by healthcare and community services, and retail and government services, including a major Australian Taxation Office administrative centre and defence service and support industries.<sup>19</sup>

Albury LGA has been growing and this is expected to continue into the future. There are currently around 55,055 people living in the Albury LGA.<sup>20</sup> Housing growth is mostly occurring in greenfield development with 65 per cent of new residential lots in 2020/2021 being created in the Thurgoona Wirringa precinct. There has been some limited medium and higher density development in recent years but low density, detached housing remains by far the most common form of housing.

<sup>18</sup> Two Cities One Community cited at Our Region | Two Cities One Community ([alburywodonga.gov.au](http://alburywodonga.gov.au))

<sup>19</sup> Department of Planning Industry and Environment (2015) *Riverina Murray Regional Plan 2036* cited at <https://www.planning.nsw.gov.au/Plans-for-your-area/Regional-Plans/Riverina-Murray/Riverina-Murray-regional-plan/Local-government-narratives>

<sup>20</sup> Population estimate at 30 June 2020 by Australian Bureau of Statistics cited at <https://profile.id.com.au/albury>

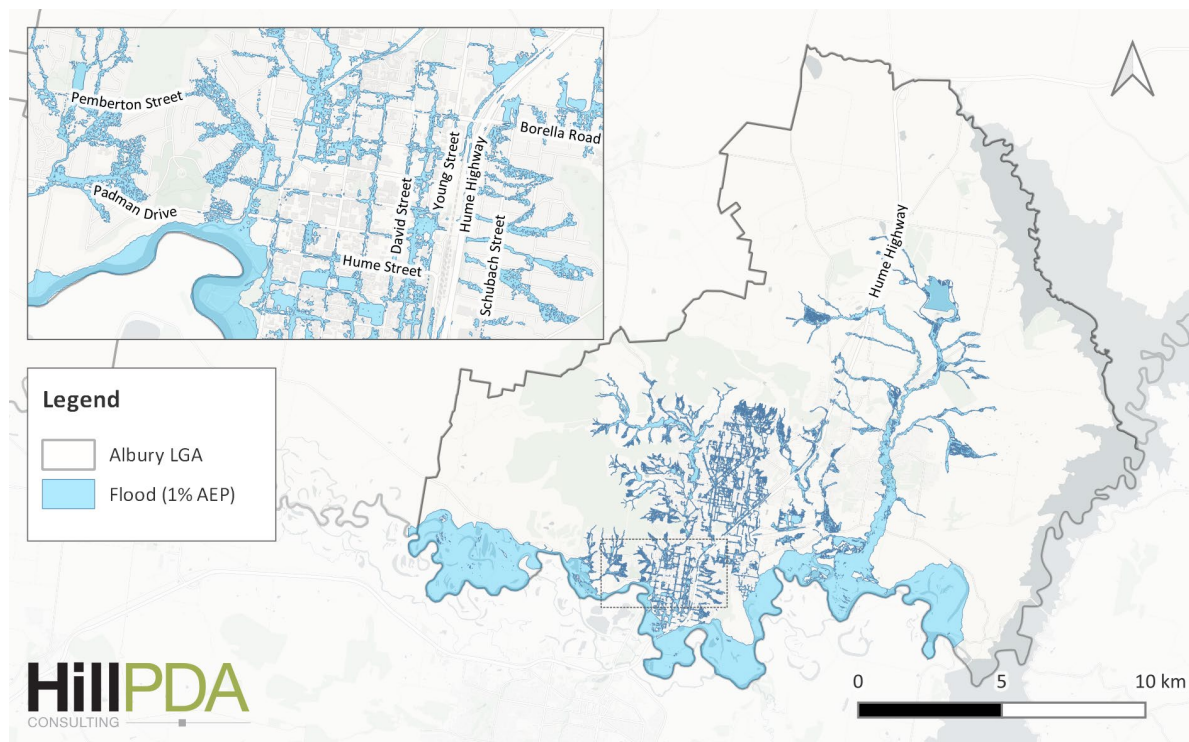
## 2.4 Key environmental constraints

The Albury LGA contains a range of environmental and heritage features that are appreciated by its community and make it an attractive destination for new residents. The Murray River and Lake Hume provide high levels of amenity as does the bushland forming part of the natural environment. However, these same features can limit the potential for urban development due the risks they represent.

### 2.4.1 Flooding

An extract of Council's flood mapping is shown in Figure 2-3, showing land with a 1 per cent Annual Exceedance Probability (AEP). These levels have a one in a hundred chance of being exceeded in any year during a flood event. As shown in the figure, many of the urbanised areas of the Albury and Lavington CBDs are at risk of flooding. While this does not mean that further growth cannot be achieved, risks associated with flooding, including the capacity of evacuation routes would need to be carefully considered as part of planning for future densification of the established urban area.

Figure 2-3: Flood map



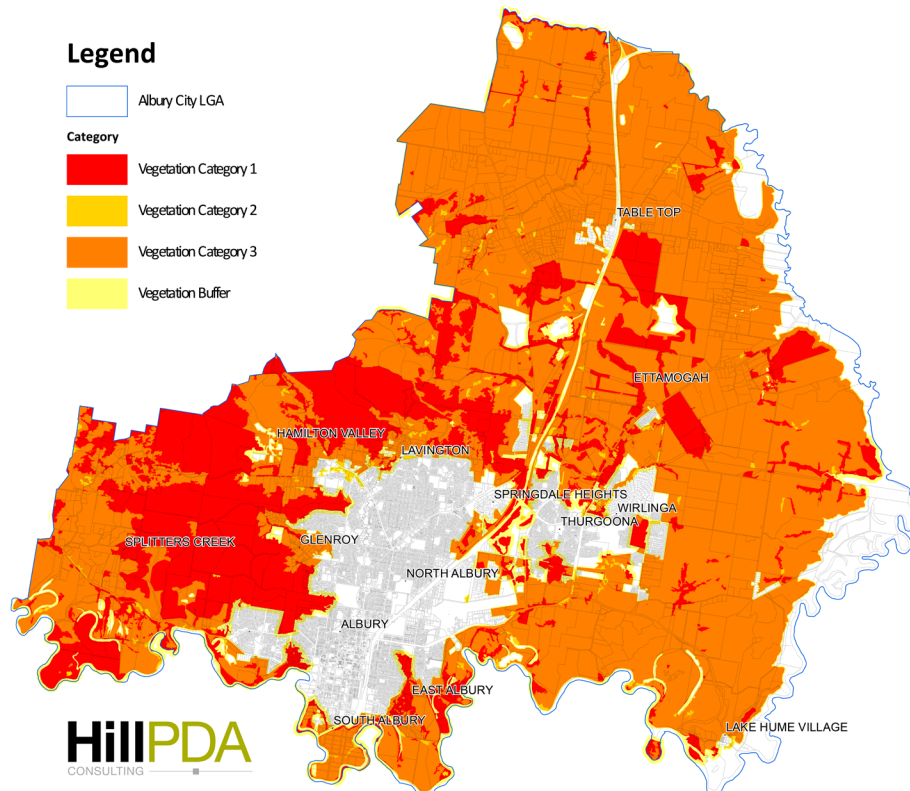
Source: AlburyCity

### 2.4.2 Bushfire

Designated bush fire prone land is generally not considered appropriate for conventional urban development densities. Any development on land designated as bush fire prone must consider and comply with the Rural Fire Service's *Planning for Bush Fire Protection* (2019) guide to ensure that appropriate measures are in place to manage bush fire risk. Albury's Bushfire Prone Land Map, dated 4 November 2021, is shown in Figure 2-4. As shown on the map, the hills surrounding Albury to the North and West are bush fire affected, as are the natural environment areas of Thurgoona. Land shown as grasslands (Vegetation Category 3) can be developed.

The most bush fire affected lands (Vegetation Category 1) are generally not planned for urban development and may be unsuitable in the long term due to biodiversity considerations and the slope of the land. Bush fire risks, including evacuation measures, will continue to be considered as greenfield areas continue to develop.

Figure 2-4: Bushfire map



Source: NSW Rural Fire Service

### 2.4.3 Heritage

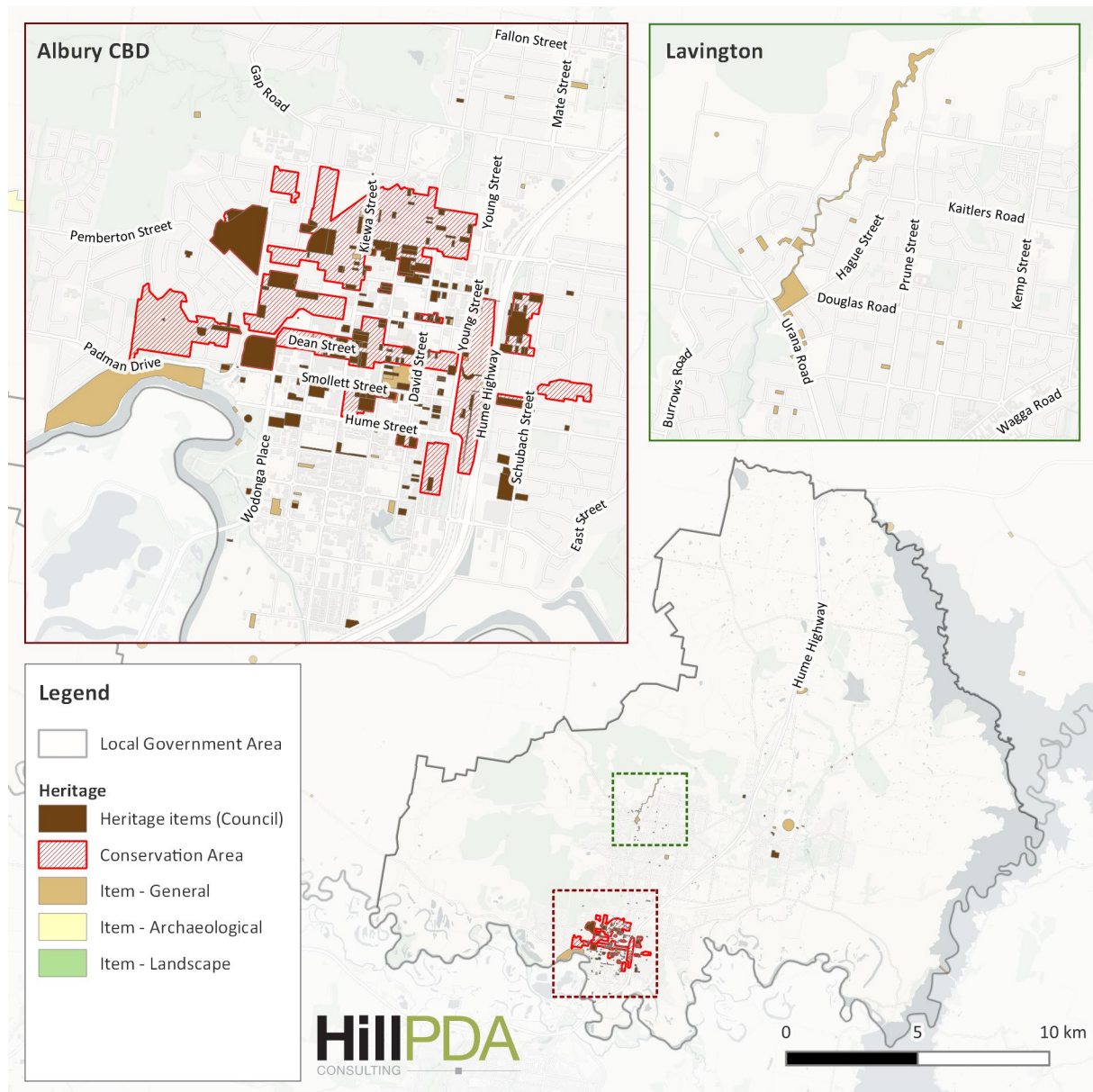
Preserving local heritage is an important priority and planning for future housing needs to continue to protect local heritage. Heritage items and conservation areas are shown in Figure 2-5, with a Heritage Study Review scheduled during 2022.<sup>21</sup>

Central Albury and the surrounding suburbs contain 13 state and 245 local heritage items, 16 heritage conservation areas and one declared Aboriginal Place. The individual listings and areas preserve the historic fabric, landscape qualities and local character of the city. These attributes are a consideration for future development proposals to heritage places. It is anticipated that heritage places will be preserved into the future with the consideration of sympathetic changes by either alterations and additions or infill on adjacent development sites.

<sup>21</sup> Council agenda and minutes dated 11 October 2021

(<https://eservice.alburycity.nsw.gov.au/ACCPublicDocs/DocumentViewer.aspx?DocID=3015068>, accessed December 2021)

Figure 2-5: Heritage map



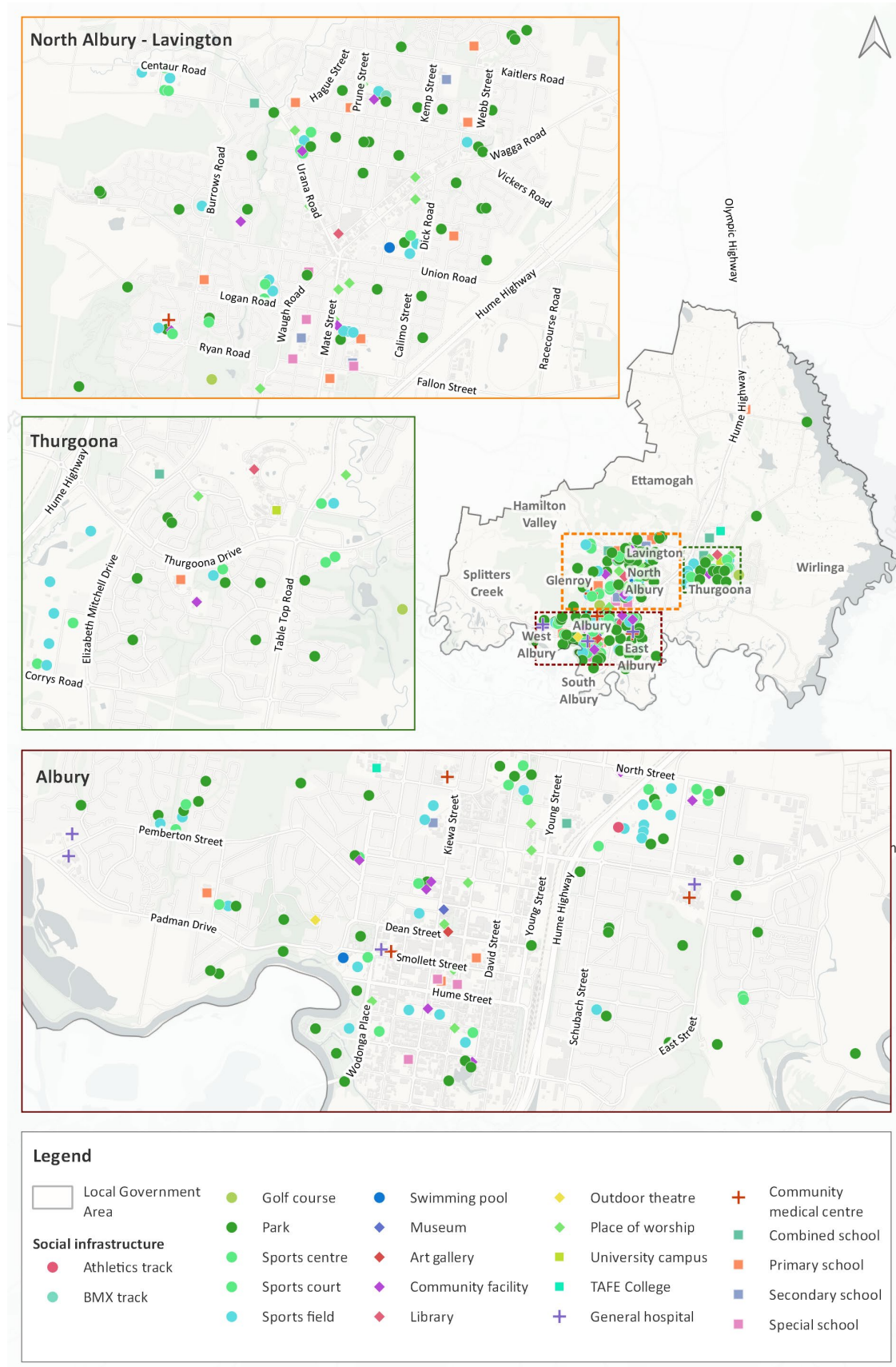
Source: Albury Local Environmental Plan

## 2.5 Social infrastructure

Locating housing near social infrastructure promotes liveability and encourages community cohesion. Figure 2-6 provides an indication of the distribution of social infrastructure throughout the LGA. The established urban area offers a diverse mix of social infrastructure including open space, education, health, the arts and cultural venues. The range of infrastructure available in the Thurgoona Wirlinga precinct is significantly more limited, although this is expected to diversify as the precinct develops.



Figure 2-6: Social infrastructure in Albury LGA



Source: DPIE; HillPDA



## 2.6 What does it mean?

The above analysis demonstrates that:

- Albury is a nationally significant regional city with sustained population growth (above 1 per cent per year since 2000).
- Along with the border city of Wodonga, Albury offers a strategic location with excellence access to Melbourne and Sydney which has been historically significant in attracting investment to the LGA.
- More housing will be needed to support the growth of the LGA and to attract a workforce to facilitate growth in the local economy which is underpinned by growing health, education and agribusiness sectors.
- The LGA offers many advantages including a high value environment and strong liveability.
- Council has effectively established a long term supply of residential land to at least 2060.
- Current planning controls facilitate a mix of infill and greenfield development, although greenfield development in Thurgoona Wirlinga precinct will be the main location for future housing growth.
- Infrastructure costs associated with the development of Thurgoona Wirlinga Precinct are high with around \$550 million in infrastructure and facilities identified for the precinct.
- There is a wide variety of infrastructure available in the established urban area.
- Development opportunities in the established urban area are constrained, to some extent, by heritage, and flooding considerations.

Table 2-1 summarises these opportunities and constraints associated with different types of housing development in the LGA, at a broad level.

**Table 2-1: Summary of opportunities and considerations for future housing development**

Opportunities	Considerations	
	Environmental	Infrastructure
Greenfield housing development	<ul style="list-style-type: none"> <li>Already considered and accommodated in the planning for Thurgoona Wirlinga precinct</li> </ul>	<ul style="list-style-type: none"> <li>Major infrastructure expenditure required over an extended period</li> <li>Large Council commitment required, potentially offset by other government grants</li> </ul>
Infill housing development	<ul style="list-style-type: none"> <li>Currently occurring at a steady pace</li> <li>Flooding considered on a site by site basis as part of the development assessment process</li> <li>Heritage impacts likely to reduce redevelopment potential and feasibility and to be considered as part of the development assessment process</li> </ul>	<ul style="list-style-type: none"> <li>Wide range of infrastructure already available</li> <li>Increased infill development would support efficient use of existing infrastructure</li> </ul>
Higher density housing development	<ul style="list-style-type: none"> <li>Limited higher density development occurring</li> <li>Limited opportunities for high density housing in areas with heritage and conservation value</li> </ul>	<ul style="list-style-type: none"> <li>Wide range of infrastructure already available</li> <li>Increased infill development would support efficient use of existing infrastructure</li> </ul>

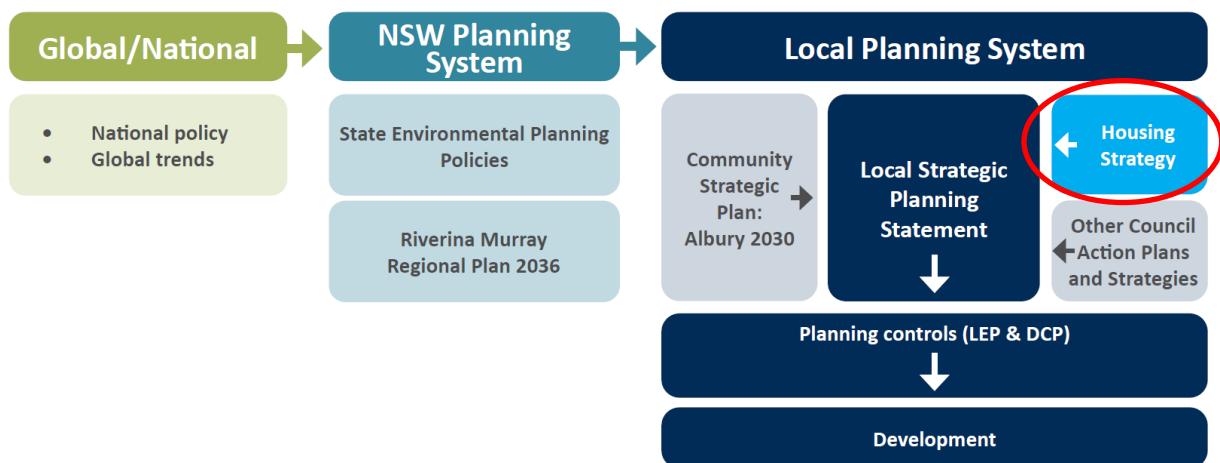
# POLICY CONTEXT

## 3.0 POLICY CONTEXT

Liveable, sustainable and prosperous communities need a range of well designed housing, connected to transport and employment opportunities, services such as health and childcare, and open space. Safe, stable, affordable and accessible housing is critical to enabling people to live independently and improve life opportunities related to family, work, education, recreation and other pursuits.<sup>22</sup>

This chapter summarises the existing State and Council policy and statutory considerations for housing across the supply continuum in Albury. Figure 3-1 indicates how the LHS fits into the overall housing policy framework. Housing delivery in the Albury LGA will be influenced by commonwealth, state and local government policies, requiring a consideration of how policy shapes housing delivery and how policy can be shaped to reflect the needs of the community.

**Figure 3-1: Housing framework**



<sup>22</sup> NSW Local Government Housing Kit: A Resource Kit for achieving better housing for local communities

### 3.1 State policy

An extensive range of policies apply at the state level which impact on housing. Key policy and statutory instruments of the NSW Government that are most relevant to housing in Albury are highlighted below. The purpose of each instrument is identified, along with critical directions and actions that the LHS will be required to address when planning for the delivery of housing in the LGA.

#### 3.1.1 Housing 2041: NSW Housing Strategy

*Housing 2041: NSW Housing Strategy* (Housing 2041) (NSW Government, 2021) represents a 20-year vision for housing in NSW. It identifies the need to plan for a range of housing in the right location, suiting the diverse needs of the NSW population over the next 20 years. This is represented through the four pillars of supply, diversity, affordability and resilience.

The associated 2021-22 *Action Plan* sets actions for the NSW Government to deliver the strategy, with the following actions relevant for aiding local governments to plan for and deliver positive housing outcomes:

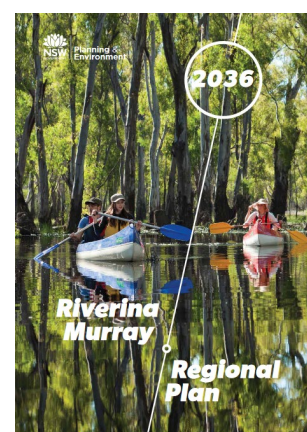
- **Action 5.1.1:** Assess and endorse all Greater Sydney council's local housing strategies and support regional councils to establish local housing strategies where required.
- **Action 5.1.2:** Partner with councils to develop modern, fit-for-purpose social and affordable housing on Land and Housing Corporation land and support implementation of local housing strategies.
- **Action 5.1.3:** Support councils to explore potential use of under-utilised operational land for the purposes of housing where this is deemed appropriate by local communities.
- **Action 5.2.1:** Encourage all NSW councils to develop an affordable housing contribution scheme.



#### 3.1.2 Riverina Murray Regional Plan

*Riverina Murray Regional Plan 2036* (NSW Department of Planning and Environment, 2017) is a 20-year blueprint for the future of the Riverina Murray region. It sets goals to grow a diverse economy, a healthy environment, efficient infrastructure networks and strong, as well as a connected and healthy communities. Growth in Albury is to contribute towards the achievement of these goals. The following directions are most relevant to the delivery of housing:

- **Direction 22:** Promote the growth of regional cities and local centres.
- **Direction 25:** Build housing capacity to meet demand.
- **Direction 26:** Provide greater housing choice.
- **Direction 27:** Manage rural residential development.



These directions establish that the release areas across the region, including Albury, are anticipated to deliver approximately 12,600 dwellings by 2036 in identified release areas, such as Thurgoona and Wirringa.<sup>23</sup> Housing is to be supported by improved infrastructure, higher density development near existing town centres, specialised housing for seniors and workers and incentives for housing affordability. New rural residential development areas are generally not anticipated, instead favouring the protection of agricultural and environmental sensitivities.

<sup>23</sup> Note: Based on strategic planning and projections available in 2017.

### 3.1.3 NSW Regional Housing Taskforce

In June 2021, the NSW Government established a Regional Housing Taskforce to investigate housing supply and affordability pressures across regional NSW. The Taskforce was instructed to identify technical barriers in the planning system that are preventing the delivery of housing supply, including affordable housing, and to formulate recommendations to improve housing outcomes in regional NSW via the planning system and other government levers.<sup>24</sup> The Regional Housing Taskforce report details feedback from consultation with more than 500 people across regional NSW.



REGIONAL HOUSING TASKFORCE  
Recommendations Report

October 2021



NSW Department of Planning, Industry and Environment | dpi.nsw.gov.au

The key issues raised in the findings report include:

- Greater prioritisation needed on the coordination and delivery of infrastructure to support new homes.
- A need for collaboration between all levels of Government, the housing development industry and the community to develop the right type of housing where people need it.
- Calls to speed up planning processes and reduce duplication, particularly where opportunities to provide housing are time-critical.
- Demand for more affordable and diverse housing in line with changing demographics, jobs growth, natural disasters, and migration trends.

### 3.1.4 Local Housing Strategy Guideline

The Department of Planning Industry and Environment's *Local Housing Strategy Guideline* (2018) sets out requirements for the LHS, including a template. The template is to be used by all councils within Greater Sydney to prepare their housing strategies. This document complies with the requirements of that guideline in terms of providing an evidence base for the housing strategy.

## 3.2 Local policy

Local policy sets short and long term priorities for Council, representing the community's overall vision for the growth and development of the LGA. Topics for policy are wide ranging and can touch upon the built and natural environment, community programs, infrastructure priorities and economic growth. This section provides an overview of the key Council policies and how they relate to the development of housing in the LGA, including specific types of housing, such as affordable housing.

In addition to the policy discussed below, the primary statutory planning instruments for Albury are *Albury Local Environmental Plan 2010* (Albury LEP) and *Albury Development Control Plan 2010* (Albury DCP).

### 3.2.1 Two Cities, One Community Strategic Plan

Two Cities One Community is a partnership between Albury and Wodonga councils, with the *Two Cities, One Community Strategic Plan* committing the two councils to working towards a shared vision for the development of the Albury–Wodonga region. The strategic plan identifies four pillars for partnership opportunities: economy, environment, community, leadership. The *Two Cities, One Community Action Plan 2017-2021* (AlburyCity and City of Wodonga, 2017) builds upon these pillars to establish goals and actions for the partnership to address, with the following most relevant to housing in Albury:

- **Goal 1.3:** We promote business, investment and jobs.

<sup>24</sup> department of Planning Industry and Environment (2021) NSW Regional Housing Taskforce Recommendations Report, p.7 cited at [https://shared-drupal-s3fs.s3.ap-southeast-2.amazonaws.com/master-test/fapub\\_pdf/Regional+Housing+Taskforce\\_Recommendations+Report\\_FINAL\\_2021.10.29.pdf](https://shared-drupal-s3fs.s3.ap-southeast-2.amazonaws.com/master-test/fapub_pdf/Regional+Housing+Taskforce_Recommendations+Report_FINAL_2021.10.29.pdf)



- **Action 1.3.2:** Investigate opportunity for consistency in development standards for new growth areas.
- **Goal 4.1:** Regional priorities and cross border issues are addressed by an integrated approach.
- **Action 4.1.2:** Investigate and identify cross-border anomalies impacting the local community – understand their economic impact.

These goals and actions suggest an opportunity for the LHS to consider how the vision for housing delivery in Albury and Wodonga can be aligned over the life of the strategy.

### 3.2.2 Albury 2030: Our community strategic plan

The *Albury 2030: Our community strategic plan* (CSP) (AlburyCity, 2017), effective 1 April 2017, establishes Council's 10 year plan for prioritising, resourcing and delivering on the priorities of the Albury community. It establishes the community's vision for Albury to be *A nationally significant regional city that is vibrant, innovative, connected and inspired by its culture, environment and location on the Murray River*. Outcomes and performance indicators are classified into four themes:



- A growing sustainable economy
- An enhanced natural environment
- A caring community
- A leading community.

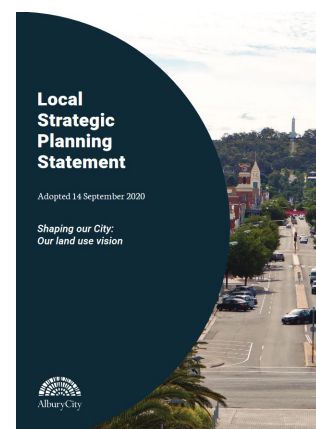
The CSP's outcomes and actions most relevant to planning for housing in the LGA are:

- **Outcome 1.2:** Improve visitor and residents' experience.
  - **Action 1.2.5:** Encourage innovative and modern design for the built environment – maximum community choice and vibrancy.
- **Outcome 1.3:** Plan and cater for increased population growth.
  - **Action 1.3.1:** Support and encourage a diversity of residential and commercial development in the Albury and Lavington CBDs.
  - **Action 1.3.2:** Support and promote sustainable growth through planning and infrastructure to provide employment opportunities, housing choice and community facilities.
- **Outcome 4.2:** Regional issues are addressed through an integrated approach.
  - **Action 4.2.2:** Continue regional collaboration to enhance cross border co-operation, recognise growth opportunities and to foster consistency and better use of resources.

### 3.2.3 Local Strategic Planning Statement

Albury's *Local Strategic Planning Statement* (LSPS) (AlburyCity, 2020), adopted by Council on 14 September 2020, aims to guide future land use planning, influencing the planning and delivery of public and private investment and enhancing the wellbeing of the community and environment. It sets out a 20 year vision for land use in the LGA, identifying the special characteristics and values of the community and environment, as well as identifying how growth and change will be managed into the future. To set this vision, it builds upon the strategic priorities and actions of the Regional Plan, CSP and *Two Cities One Community Strategic Plan*.

The LSPS identifies that the Albury LGAs' population is set to increase from 54,353 as of June 2019 to 67,427 in 2036, or approximately 1.3 per cent per annum. The LSPS considers recent trends in demographic changes in recent years, with a summary extracted in Table 3-1, along with examples of potential land use considerations.



The LSPS also notes that this will be impacted by the recent COVID-19 pandemic and decline in overseas migration, with exact effects currently unknown.

**Table 3-1: Key demographics summary and land use considerations (Albury LSPS)**

Key demographics	Example of land use considerations
Ageing population	<ul style="list-style-type: none"> <li>Need for mix of housing types</li> <li>Support for health services and facilities, as well as accommodation</li> </ul>
High proportion of lone-person households	<ul style="list-style-type: none"> <li>Need for mix of housing types</li> <li>Provision and access to community/open spaces</li> </ul>
High level of car dependency	<ul style="list-style-type: none"> <li>Need to better support active transport opportunities</li> <li>Need for mixed land uses and variety of housing types close to where people work</li> </ul>
Growing population	<ul style="list-style-type: none"> <li>Need for adequate supply of zoned land and supporting infrastructure</li> </ul>

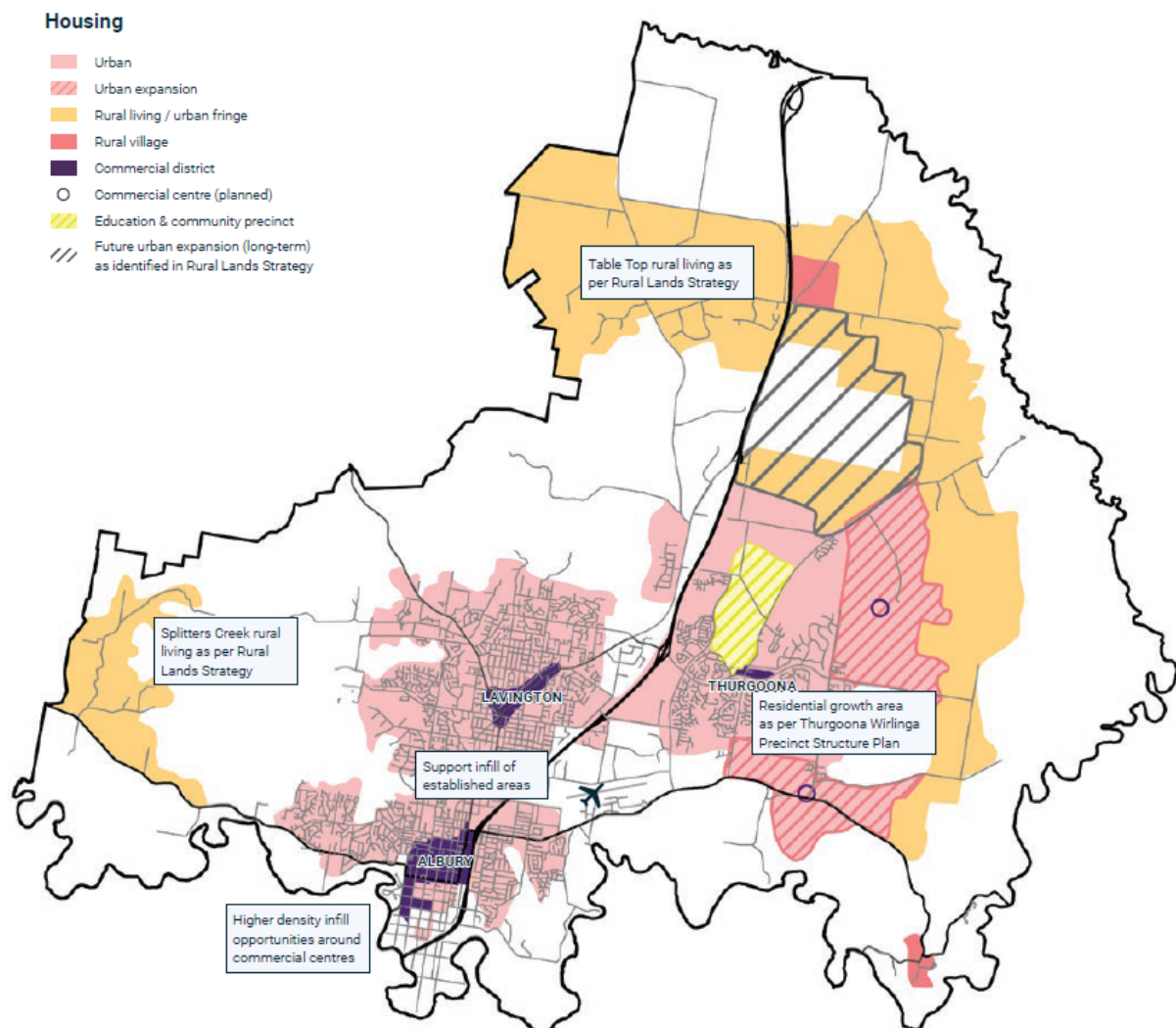
Source: Local Strategic Planning Statement, AlburyCity, pg 13

The LSPS sets the following priorities and actions that are relevant to housing in the LGA:

- Priority 2: Diverse, well designed and affordable housing.
  - Action 2.2: Prepare an Affordable Housing Strategy, as identified in the Prevention of Homelessness Strategy.
  - Action 2.3: Encourage a mix of residential development.
  - Action 2.4: Support infill development and revitalisation of established residential areas.
  - Action 2.5: Prepare a comprehensive Housing Strategy, incorporating any sub strategies and considering the NSW Housing Strategy.
- Priority 6: Vibrant CBDs and strong local centres.
  - Action 6.5: Support higher density living and increased housing choice, including town houses villas and apartments, with and close to our centres.

The LSPS priorities and actions set a clear vision that housing will continue to evolve as a mix of types and densities, supported by active public places and streetscapes, with nearby centres that operate in a complementary manner. This report has been prepared in response to Action 2.5: Prepare a comprehensive housing strategy. Further work is planned in the coming months to complete the housing strategy.

Figure 3-2: LSPS housing plan



Key housing areas – indicative broad-scale mapping based on existing land use strategies and plans (e.g. Albury Land Use Strategy 2007, Albury Local Environmental Plan 2010, Thurgoona Wirlinga Precinct Structure Plan, Rural Lands Strategy 2015).

Source: AlburyCity Local Strategic Planning Statement

### 3.2.4 Prevention of Homelessness Strategy

Council's *Prevention of Homelessness Strategy* (Homelessness Strategy) (AlburyCity, 2019) outlines issues related to homelessness in Albury and aims to improve the wellbeing of those who are homeless, or at risk of homelessness, as well as support services related to homelessness. The Homelessness Strategy establishes that homelessness is not limited to rooflessness (e.g. sleeping rough), but also includes temporary housing or insecure housing. The Homelessness Strategy also outlines matters relating to housing affordability (e.g. rental stress and mortgage stress) and formally managed affordable housing.

The Homelessness Strategy acknowledges that Council has limited ability to directly address homelessness, as it does not directly operate accommodation, but that Council has the ability to provide services to assist people who are homeless, including access to community centre amenities and referral to service providers. The Homelessness Strategy establishes that Council has a role in preventing homelessness by assisting in the delivery of diverse market rate housing and affordable housing managed through community housing providers. This is reflected in the following objective and actions:

- **Objective 1:** Access to diverse and appropriate housing options.
  - **Action 1.1:** Develop an Affordable Housing Strategy/Policy – Council will develop an Affordable Housing strategy to look at suitable housing options across the LGA in order to better cater for the demand and needs of the community and to ensure that a variety of suitable housing is available.
  - **Action 1.4:** Council zoning – Council will consider proposals for re-zoning of land to facilitate housing provision.

This LHS is being prepared in response to Action 1.1 Develop an Affordable Housing Strategy.

### 3.2.5 Albury Development Control Plan Part 10: Development in Residential Zones

In 2019, Council undertook a review of Part 10 of the Albury DCP, which relates to the development of residential zoned lands. The main aim of the review was to update Council's housing design guidelines and align them with best practice design and NSW policy initiatives. The review process included preparation and consultation of *Discussion Paper: Review of Albury DCP 2010 Part 10 – Development in Residential Zones* (Group Development Services Pty Limited, 2018). The paper performed a detail review of issues related to housing, such as subdivision patterns, public and private open space, built form, vehicle access and character, amongst others.

Key findings of the paper that was put to the community included:

- The potential to include detailed guidelines for the Thurgoona Wirlinga Precinct's development
- Identification of preferred locations for low and medium density housing and neighbourhood centres
- Simplification of the structure of the DCP to improve useability and introduce performance criteria instead of strict numerical controls
- Improved interfaces between residential lands and the surrounding public realm and natural environment.

Following consideration of stakeholder feedback, amendments to Part 10 commenced 1 July 2020.

## 3.3 What does it mean?

Local Government's dual responsibility for the planning of the built and social environment has made it a natural partner in the search for means to address the community's right to adequate, safe and secure housing.<sup>25</sup>

State and local government policy forms the framework within which governments can act to influence housing delivery. For Albury, the policy framework:

- Legitimises the role of local Council in housing.
- Provides levers and mechanisms to encourage the provisions of specific housing types and remove barriers to the market delivery of some housing types.
- Provides strategic direction on the location of housing growth in future years.
- Impacts the market more generally, signalling where investment is made, years in advance of development.

The policy context makes clear that Councils can influence housing through:

- Strategic land use planning, regulation of housing supply and form, infrastructure planning, and pricing policies (which contribute to development costs and ongoing rate expenses).
- Knowing and liaising with their communities.
- Identifying desired outcomes, developing focussed strategies and fostering partnerships.

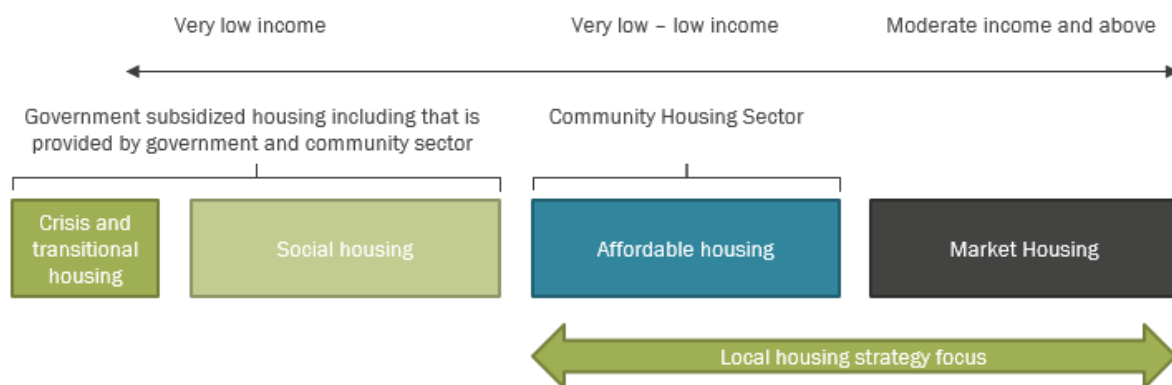
<sup>25</sup> University of Western Sydney, Urban Research Centre (2008) Models of Sustainable and Affordable Housing for Local Government, Final Report

- Implementing housing supply targets and objectives for more affordable housing.
- Proposing and reviewing zoning, preparing development standards, setting fees and contributions plans.
- Through development assessment, local government shapes the supply, mix and location of housing, its cost and amenity.

Councils have been focusing on finding ways to use their powers to address housing affordability. These include specific planning mechanisms which stipulate delivery of affordable housing, such as inclusionary zoning, flexible application of planning standards, and rate relief for providers of affordable housing.

A fundamental premise of housing policy is that all households should have access to safe, secure and appropriate housing. To achieve this, an LGA must provide housing across the Housing Continuum if housing is to meet the diverse needs of the population. The housing continuum illustrates the types of housing available in Australia under varying levels of housing assistance. The LHS is mostly concerned with affordable housing and market housing as these are the sectors which Council can influence. Social and transitional housing is mostly the responsibility of the state government. While Council can advocate to state government, it has no direct control over the delivery of social and transitional housing.

**Figure 3-3: The housing continuum**



Source: Adapted from *A Metropolis of Three Cities* (2018)

Current policies indicate a need to:

- Monitor the supply of housing to ensure an adequate long term residential land supply is maintained
- Remove barriers to development of housing
- Work collaboratively with Wodonga to promote the region and attract investment in housing
- Increase housing diversity to enable increased housing choice and options for the residents of Albury LGA
- To address housing affordability concerns in the face in increasing housing costs and homelessness.



# HOUSING DEMAND

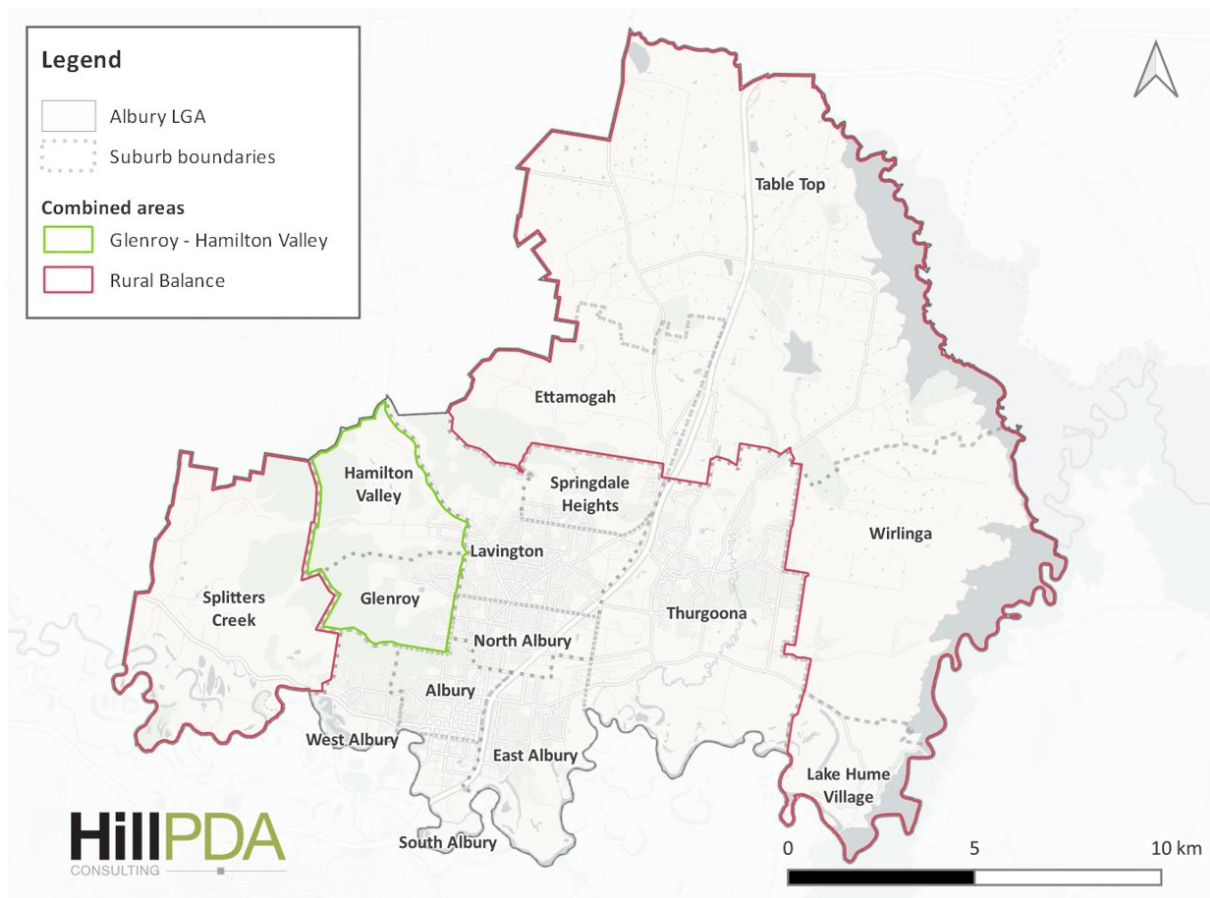
## 4.0 HOUSING DEMAND

This chapter considers indicators of housing demand. It includes an assessment of local demographic characteristics to inform an understanding of current and future housing needs. This includes an analysis of changes to the Albury LGA's:

- Population
- Households
- Vulnerable populations
- Projected demand for housing.

Analysis has primarily been undertaken at the Statistical Area 1 level (SA1) with references to suburbs to describe general characteristics. Information has primarily been sourced by Profile .id, which consolidates and presents information gathered by the Australian Bureau of Statistics (ABS) as part of the Census, as well as other publicly available sources. This data has been supplemented with data from ABS TableBuilder where finer grain analysis was warranted. Minor discrepancies may occur between the two data sources. The boundaries of suburbs used for analysis are shown in Figure 4-1. Green and red bordered areas indicate where .id has combined areas due to lower populations for easier analysis.

**Figure 4-1: Geographical boundaries**



Source: HillPDA, profile .id

Key indicators have been benchmarked against comparable regional cities in south eastern Australia. The benchmarking cities were selected in consultation with AlburyCity to provide an assessment of how Albury LGA is tracking compared to other regional cities.

The comparison cities are:

- Wagga Wagga
- Australian Capital Territory (ACT)
- Wodonga
- City of Greater Bendigo
- City of Ballarat.

## 4.1 Population

This section explores the population of the Albury LGA, focusing on historical growth, the current estimated resident population, population density, age distribution and migration impacts. Figure 4-2 provides high level information regarding how the Albury LGA compared to comparison cities as of the 2016 Census. The Albury LGA population was smaller than most of the comparison cities, except for Wodonga. With a median age of 39 years, it was also somewhat older than the other cities, except for Bendigo. This was largely due to larger proportions of people over the age of 60, and a lower proportion of young adults and young workers. All comparator cities had a positive net migration, with the exception of Wagga Wagga. Net migration typically ranged between 2 and 3 per cent of the base population.

Figure 4-2: Population and age comparisons, Albury LGA and comparison cities, 2016

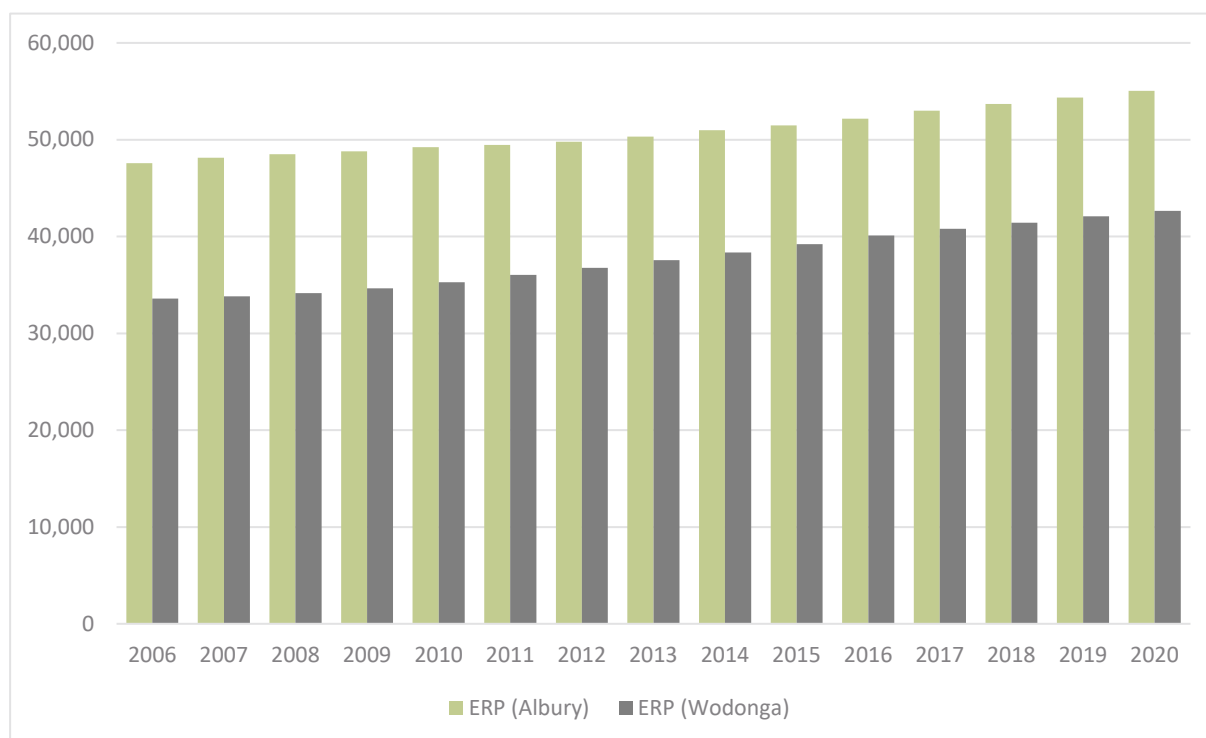


Source: Australian Bureau of Statistics, Census of Population and Housing 2011 and 2016.  
Compiled and presented by .id (informed decisions).

#### 4.1.1 Population growth

At the 2016 Census, the Albury LGA had an estimated residential population (ERP) of 52,171 people. The ABS estimates the population to have grown to 55,055 people in 2020. This is an increase of approximately 2,884 people, or 1.4 per cent per annum. Albury LGA and Wodonga LGA have had similar year to year increases in population of between 500 and 800 people per year, the rate of growth of the Albury – Wodonga area has generally been higher than for Regional NSW.

**Figure 4-3: Estimated resident population of Albury and Wodonga (2006 to 2020)**



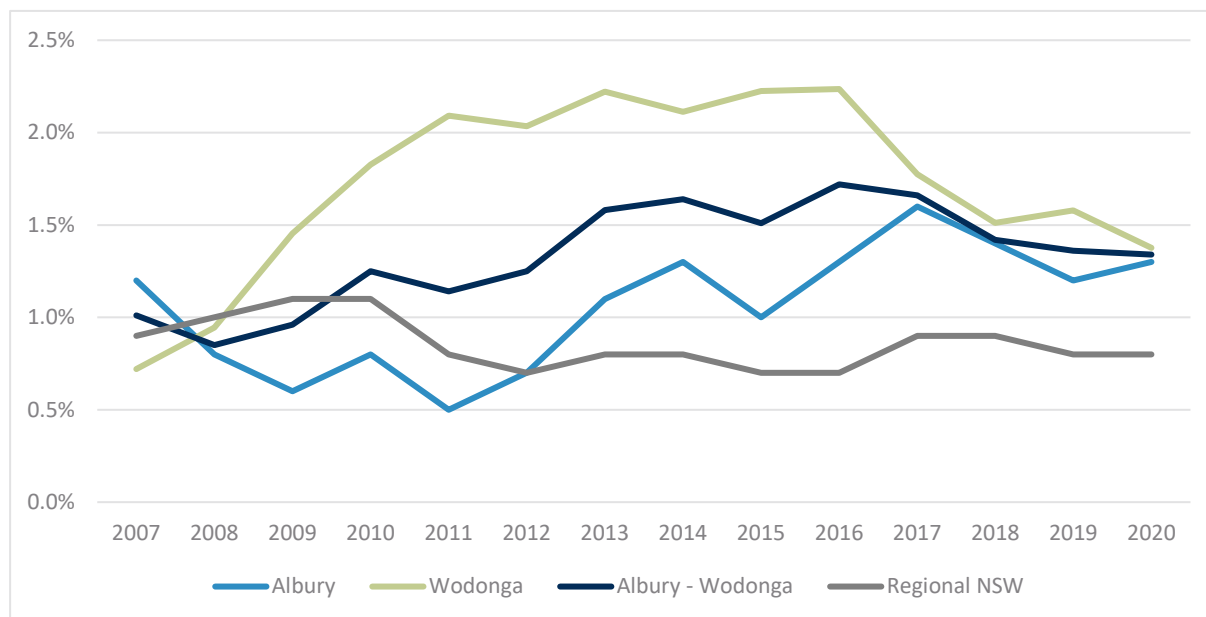
Source: Australian Bureau of Statistics, Regional Population Growth, Australia (3218.0).

Compiled and presented in profile.id by .id (informed decisions)

Rates of growth for Albury, Wodonga and Regional NSW are shown in Figure 4-4. The rates of growth in Albury and Wodonga have generally outpaced Regional NSW for the last ten years. While Albury and Wodonga have experienced generally the same growth in terms of number of people, the rate of growth in Wodonga has been higher due to the lower base population.

The population growth rate in Albury has remained steady over the last five years at 1.3 per cent per annum, while Wodonga's growth has slowed during that period. Despite the impacts of the COVID-19 pandemic, growth to 2020 has broadly remained consistent with longer term trends, with additional clarity to be provided upon the release of 2021 ERP information and Census data by the ABS in coming months.

**Figure 4-4: Population growth rate in Albury and Wodonga (2007 to 2020)**

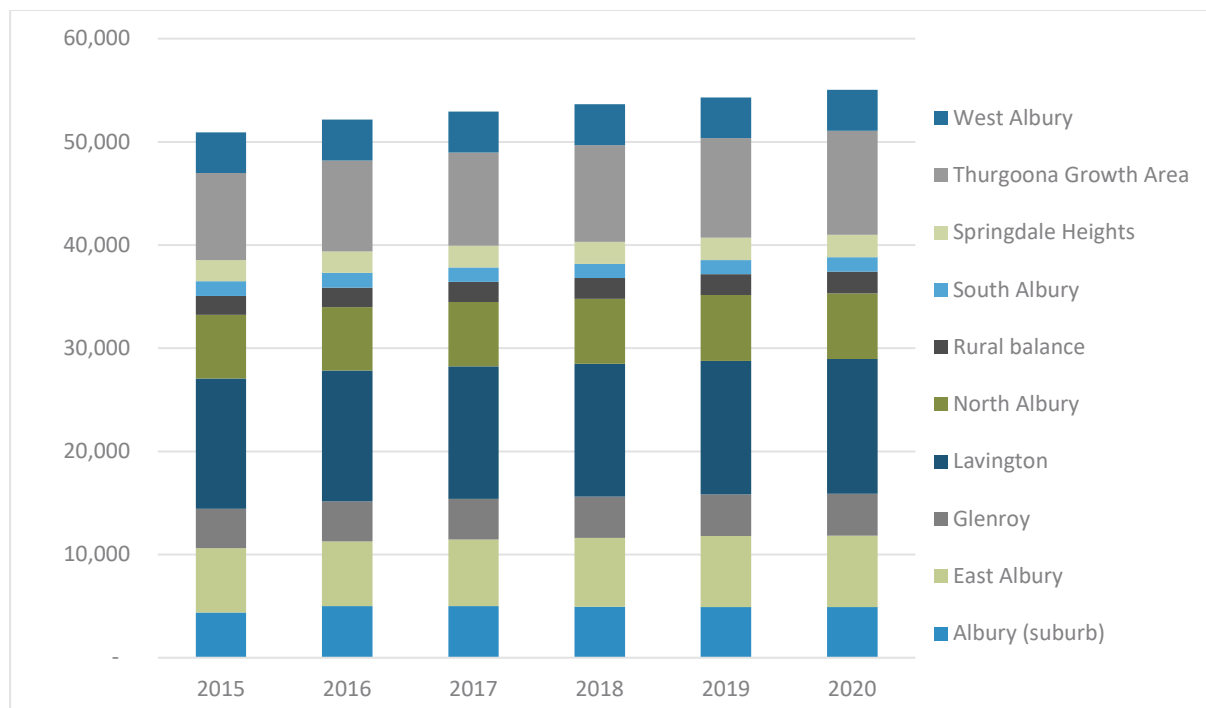


Source: Australian Bureau of Statistics, Regional Population Growth, Australia (3218.0).

Compiled and presented in profile.id by .id (informed decisions)

Since 2016, population growth has been strongest in the greenfield areas of Thurgoona (1,265 people) and East Albury (652 people). This reflects the significant housing development that has occurred in Thurgoona in recent years. North Albury had the highest growth of suburbs in the established urban area (approx. 218 people), while growth in Albury, South Albury and West Albury was estimated to be stable or negative.

**Figure 4-5: Estimated resident population as at June (2016 to 2020) Albury LGA, by suburb**



Source: Australian Bureau of Statistics, Regional Population Growth, Australia (3218.0).

Compiled and presented in profile.id by .id (informed decisions)

Table 4-1 provides population growth rate from 2016 to 2020 by suburb.



**Table 4-1: Historical population growth for the Albury LGA by suburb**

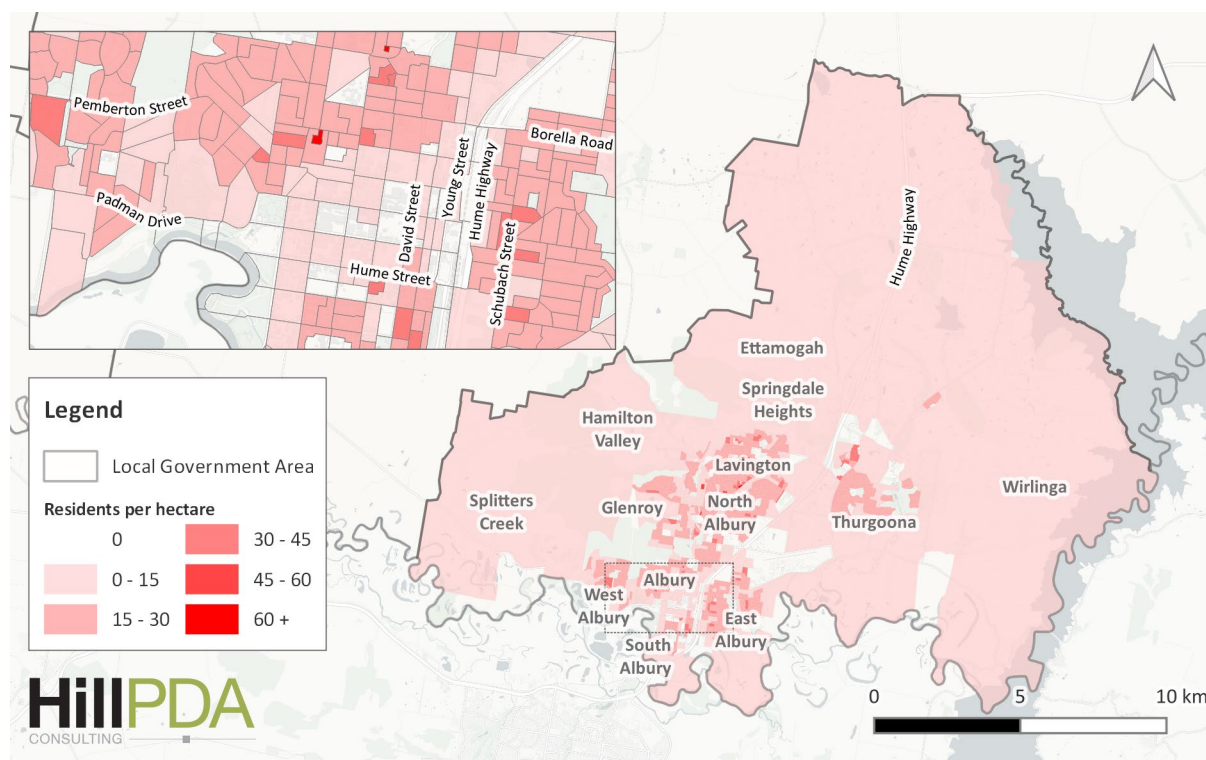
Local Area	2016	2017	2018	2019	2020	2016-2020 (No.)	Growth rate (%)
Thurgoona Growth Area	8,809	9,023	9,347	9,661	10,074	1,265	3.4%
Rural balance	1,877	1,956	1,994	2,019	2,115	238	3.3%
East Albury	6,262	6,460	6,674	6,866	6,913	651	2.5%
Springdale Heights	2,074	2,109	2,143	2,155	2,190	116	1.4%
Glenroy-Hamilton	3,900	3,938	3,995	4,030	4,070	170	1.1%
North Albury	6,144	6,248	6,300	6,361	6,357	213	0.9%
Lavington	12,683	12,834	12,890	12,963	13,056	373	0.7%
West Albury	3,995	3,981	3,988	3,944	3,956	-39	-0.2%
Albury (suburb)	4,993	4,993	4,936	4,923	4,919	-74	-0.4%
South Albury	1,433	1,407	1,388	1,393	1,379	-54	-1.0%
<b>Albury LGA</b>	<b>52,171</b>	<b>52,989</b>	<b>53,705</b>	<b>54,344</b>	<b>55,055</b>	<b>2,884</b>	<b>1.4</b>

Source: Australian Bureau of Statistics, Regional Population Growth, Australia (3218.0).

Compiled and presented in profile.id by .id (informed decisions)

#### 4.1.2 Population density

The population density of the central portion of the Albury LGA is shown in Figure 4-6. The residential density of Albury's urbanised residential areas is generally between 30 and 45 persons per hectare (or approximately 330 to 225 sqm per person).

**Figure 4-6: Residential density in Albury, 2016**

Source: Australian Bureau of Statistics, Census of Population and Housing, 2016 (Usual residence data).

Compiled and presented in atlas.id by .id (informed decisions)

The areas of highest density are located around Lavington, with other pockets of higher density areas in North, West, East and Central Albury. These areas had densities of 45 or more residents per hectare and are typically within walking distance to retail, services and amenities such as parks.

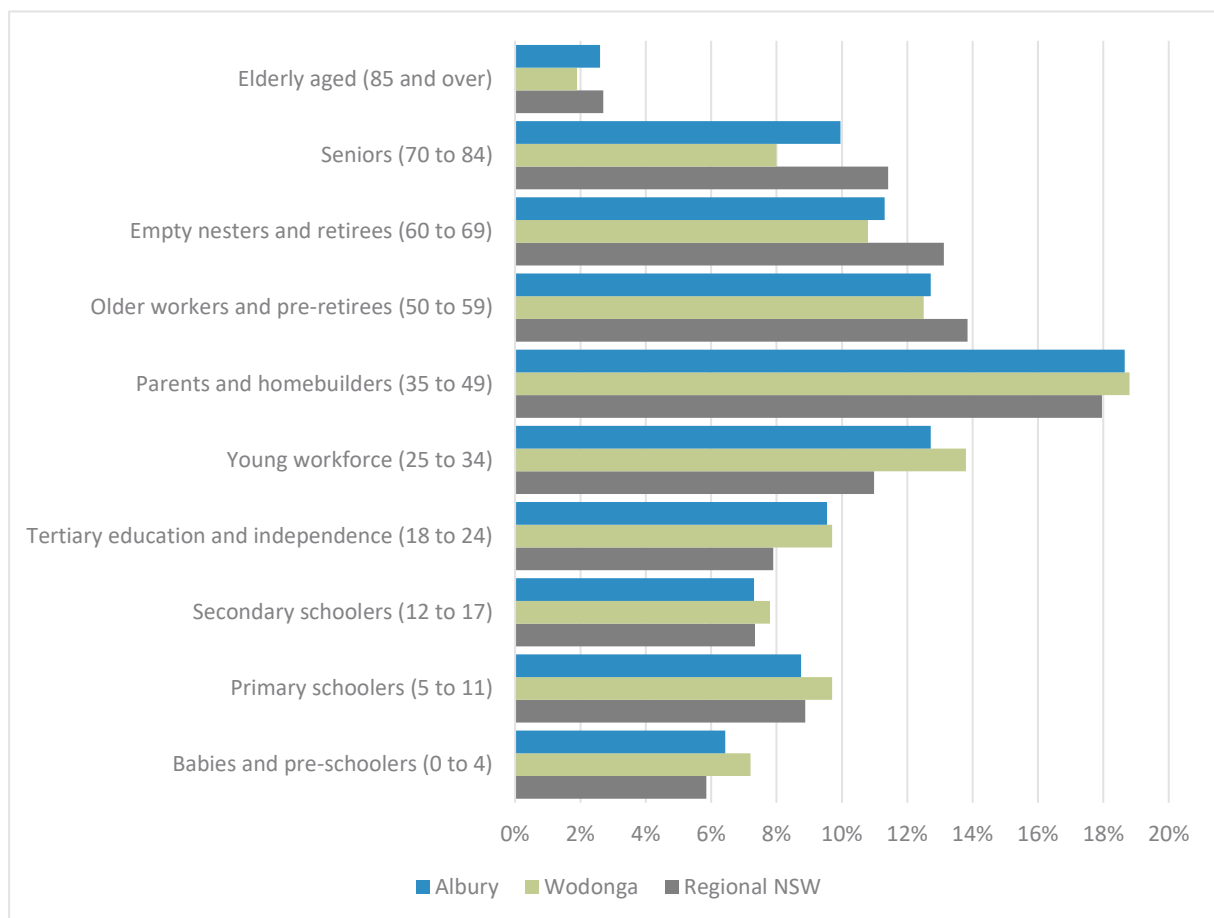
Mixed use areas of Albury, where residential land uses compete with retail, office, services and other commercial land uses often have lower population densities generally between 15 and 30 persons per hectare. This indicates that residential density is currently focused in established residential areas and land release areas. Residential uses in mixed use areas are not uniform and are generally restricted to lots where upper stories are achievable and would not be used for other uses such as hotels or offices. While there may be some apartments in the mixed use areas, their inconsistent presence lowers the overall residential density.

In comparison to the nearby towns of Wagga Wagga and Wodonga, Albury's population density in residential areas is generally higher. The urbanised areas in those towns generally range from 15 to 25 persons per hectare, even near centres. This may be a consequence of the presence of more medium and high density dwellings in Albury, discussed further in the following chapter (see Figure 5-2).

#### 4.1.3 Age structure

In 2016, the median age was 39 years, lower than the Regional NSW median age of 43 years indicating that the Albury LGA has a relatively young population. The age structure has been considered by service age groups, as defined by Profile .id (Figure 4-7).

**Figure 4-7: Population distribution by service age group, 2016**



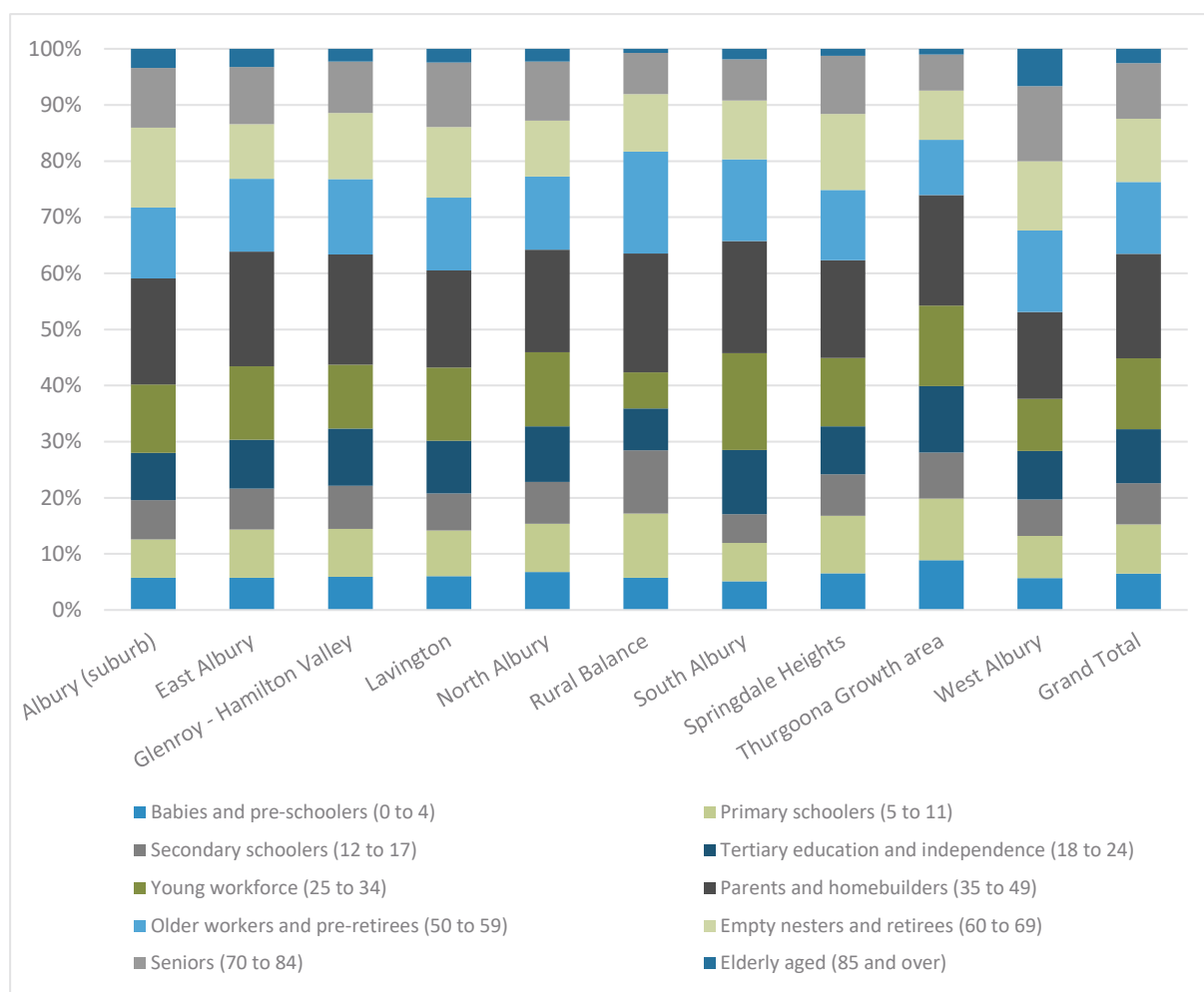
Source: Australian Bureau of Statistics, Census of Population and Housing 2016.  
Compiled and presented by .id (informed decisions).

In 2016, parents and homebuilders were the largest service age group with 9,529 people aged between 35 and 49 years. The proportion of the population in this service age group and the young workforce (25-34 years) were above the regional NSW average. This suggests a strong demand for homes that are suited to families and first home buyers or newly forming households.

The population aged 60 year and over, while significant, is well below the Regional NSW average. In 2016 there were 12,191 people aged 60 years and over which was 23.9 per cent of the population compared to 27.2 per cent in Regional NSW. The relatively younger population in Albury LGA compared to Regional NSW is demonstrated by the proportion of the population in Albury LGA under 24 years being greater than the Regional NSW average for all service age groups.

Examining the age profile of the Albury LGA's suburbs, shown in Figure 4-9, the Thurgoona Growth area is shown to be considerably younger than any other area. This appears to be primarily driven by a strong proportion of under 11s (reflecting younger families) and 18 to 24 year olds (potentially university students). The population of West Albury, Albury, Lavington and Springdale were the oldest amongst the Albury LGA's suburbs, with between 25 per cent (Springdale) and 32 per cent (West Albury) of the population being over 60.

**Figure 4-8: Service age group distribution by suburb, 2016**

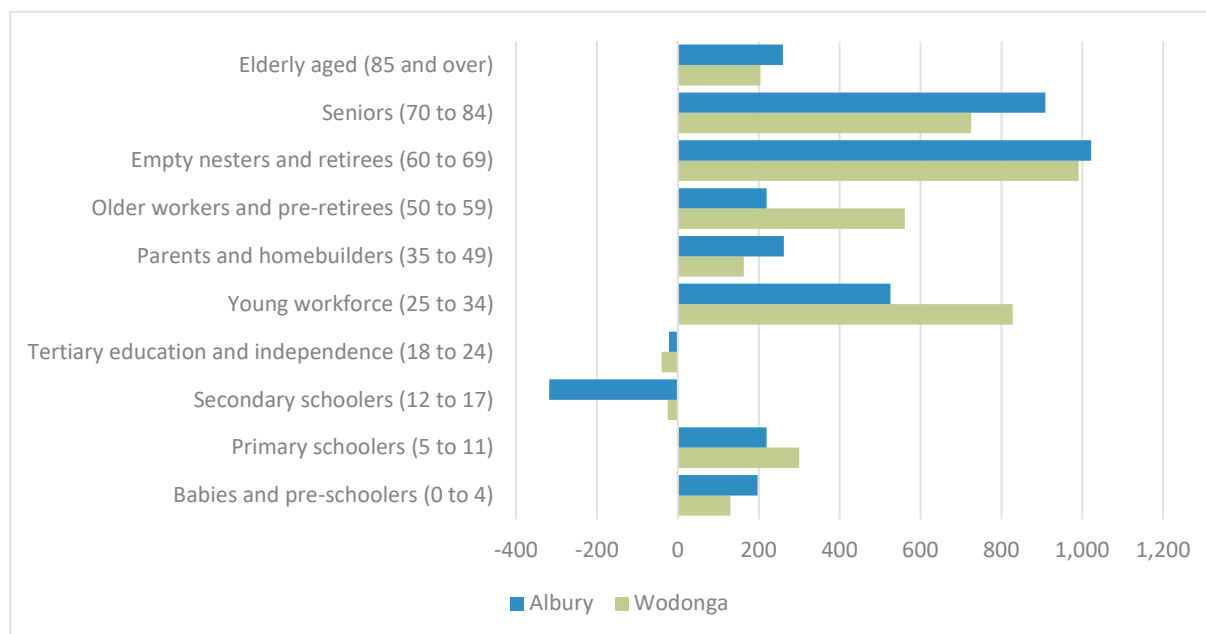


Source: Australian Bureau of Statistics, Census of Population and Housing 2016.  
Compiled and presented by .id (informed decisions).

Despite having a relatively young population, the fastest growing age groups in Albury LGA are seniors and empty nesters and retirees. The change in the population within each service age group between 2011 and 2016 is shown Figure 4-9. The largest increases were in the 60 to 84 age groups. Only secondary schoolers (12 to 17) and

young adults (18 to 24) decreased. An examination of the 2001 and 2006 Census suggest that this is primarily due to the result of population of the cohorts ageing (e.g. there were fewer under 11s earlier).

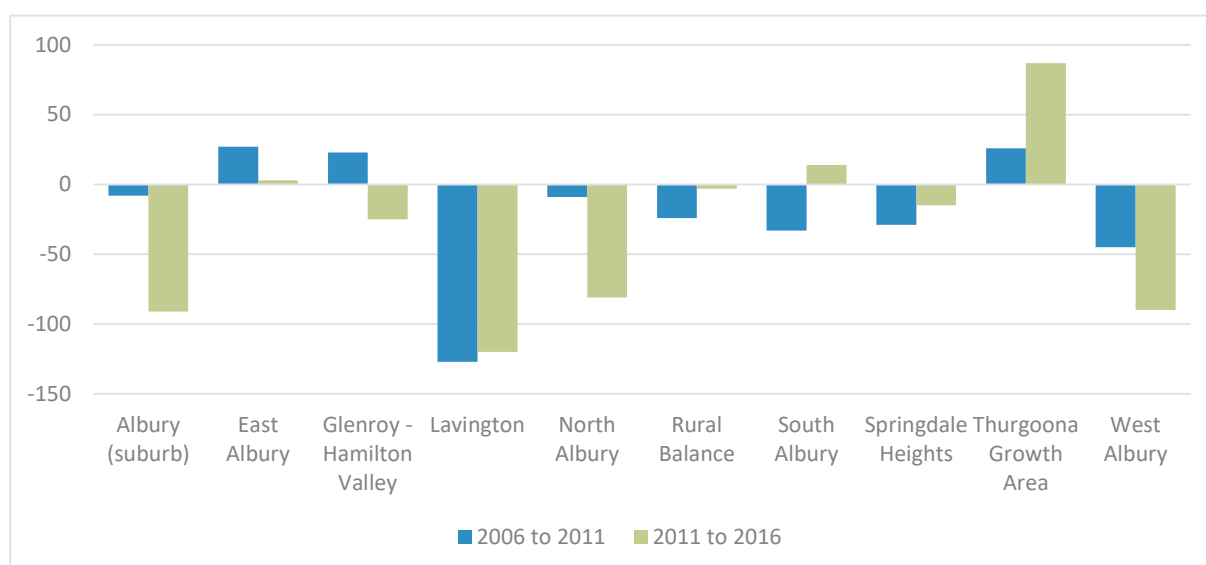
**Figure 4-9: Change in population distribution by service age group, Albury LGA 2011 to 2016**



Source: Australian Bureau of Statistics, Census of Population and Housing 2016.  
Compiled and presented by .id (informed decisions).

Looking to the 12 to 17 service age group specifically, Figure 4-10 examines the impacts of the changes to the service age group across the Albury LGA's suburbs. It compares the change in the age group between the 2006, 2011 and 2016 Censuses. The figure shows that impacts have not been uniform, with the 2011 to 2016 change impacting the suburbs of Albury, West Albury, North Albury and Lavington most severely, with Thurgoona increasing in population. This suggests that in addition to the impacts of a smaller cohort ageing, families have also been migrating to the Thurgoona Growth area. This migration may be from Albury LGA suburbs (e.g. a family moving from a smaller house in Lavington or Albury) or from outside of the Albury LGA and seeking a larger home.

**Figure 4-10: Change in 12 to 17 service age group (no.), Albury LGA 2006 to 2011 and 2011 to 2016, by suburb**



Source: Australian Bureau of Statistics, Census of Population and Housing 2011 and 2016.  
Compiled and presented by .id (informed decisions).

Interestingly, Lavington, and to a lesser degree West Albury, experienced the trend between 2006 and 2011 more than other suburbs, reflecting a longer term migration of families away from the suburbs, potentially towards Thurgoona. This appears to have contributed to the relative ageing of these suburbs, as noted above.

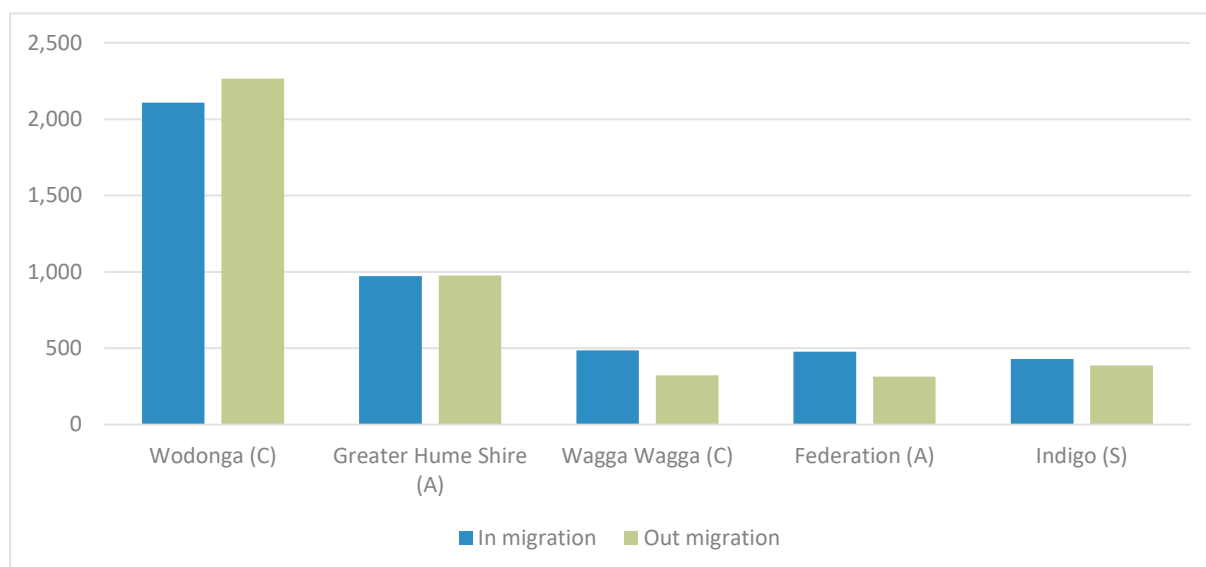
#### 4.1.4 Migration

Net migration is measured by the difference between in-migration (people moving into an area) and out-migration (people moving away from an area). Between 2011 and 2016, Albury LGA had a positive net migration of 1,319 people. This arose from 8,681 people moving into Albury LGA from within Australia, while 7,686 moved out of the LGA. The largest source of migration gain was from other places in NSW (positive net migration of 1,524 people), while there was a net migration loss to Victoria of 324 people during the period.

Migration patterns with other LGAs are shown in Figure 4-11. The top five LGAs for in-migration to Albury LGA are shown. Migration to Albury was primarily from the local area, with residents mostly coming from Wodonga and the Riverina Murray Region. These areas generally received the most out-migration from Albury LGA as well. This reflects the strength of the shared community in Albury LGA, Wodonga LGA and the broader Riverina Murray Region as a whole.

In addition to the above, there were approximately 1,089 overseas migrants that moved to Albury LGA during the period. This was lower than in the 2006 to 2011 period (1,234 people), and higher than in the 2001 to 2006 period (606 people), indicating that overseas migration to the LGA fluctuates.

**Figure 4-11: Top 5 LGAs for Net migration to Albury LGA, 2011-2016**



Source: Australian Bureau of Statistics, Census of Population and Housing 2011 and 2016.  
Compiled and presented by .id (informed decisions).

Migration rates between 2011 and 2016 for a selection of service age groups are shown in Table 4-2. This data only considers domestic migration and does not include overseas migration.

All service age groups show a positive net migration, with the exception of 25 to 34 year olds, classified as 'young workforce.' Net migration by service age group is comparable to Wodonga, with the exception of the 25 to 34 age group, where Wodonga had a net positive migration of almost 300 people. In this age group, Albury's net migration was lowest with the following LGAs:

- Wodonga: 101 people
- Wyndham: -34 people
- Greater Geelong: -34 people.



As noted in the section above, the 12 to 17 service age group experienced a reduction of over 300 people from 2011 to 2016. Apparently contradictorily, the 2016 Census recorded that there was a net positive migration in this cohort of 12 to 17 year olds of 125 people. This reinforces the finding that there was a smaller younger cohort of under 12s before the 2016 Census, rather than a particularly significant migration of families out of the Albury LGA.

The largest service age groups with a positive net migration were 65 and over, with the highest net migration being with Grater Hume Shire (+88 people), Federation (+37 people) and the Unincorporated ACT (+22 people). This suggests a trend of dwellers in rural areas surrounding the LGA moving into Albury after retirement. As the population continue to age, there will be a grow need for housing suited to older people fuelled by migration and the aging of current residents.

**Table 4-2: Migration by age group, Albury and Wodonga LGAs, 2011-2016**

Age group	In migration (Albury LGA)	Out migration (Albury LGA)	Net migration (Albury LGA)	Net migration (Wodonga)
5 to 11 years	868	705	163	+37
12 to 17 years	511	386	125	0
18 to 24 years	1,495	1,389	106	+173
25 to 34 years	1,899	2,124	-225	+298
35 to 44 years	1,144	996	148	+108
45 to 54 years	854	686	168	+130
55 to 64 years	605	531	74	+205
65 years and over	857	426	431	+448
<b>Total population</b>	<b>8,681</b>	<b>7,686</b>	<b>+995</b>	<b>+1,419</b>

Source: Australian Bureau of Statistics, Census of Population and Housing 2011 and 2016.  
Compiled and presented by .id (informed decisions).

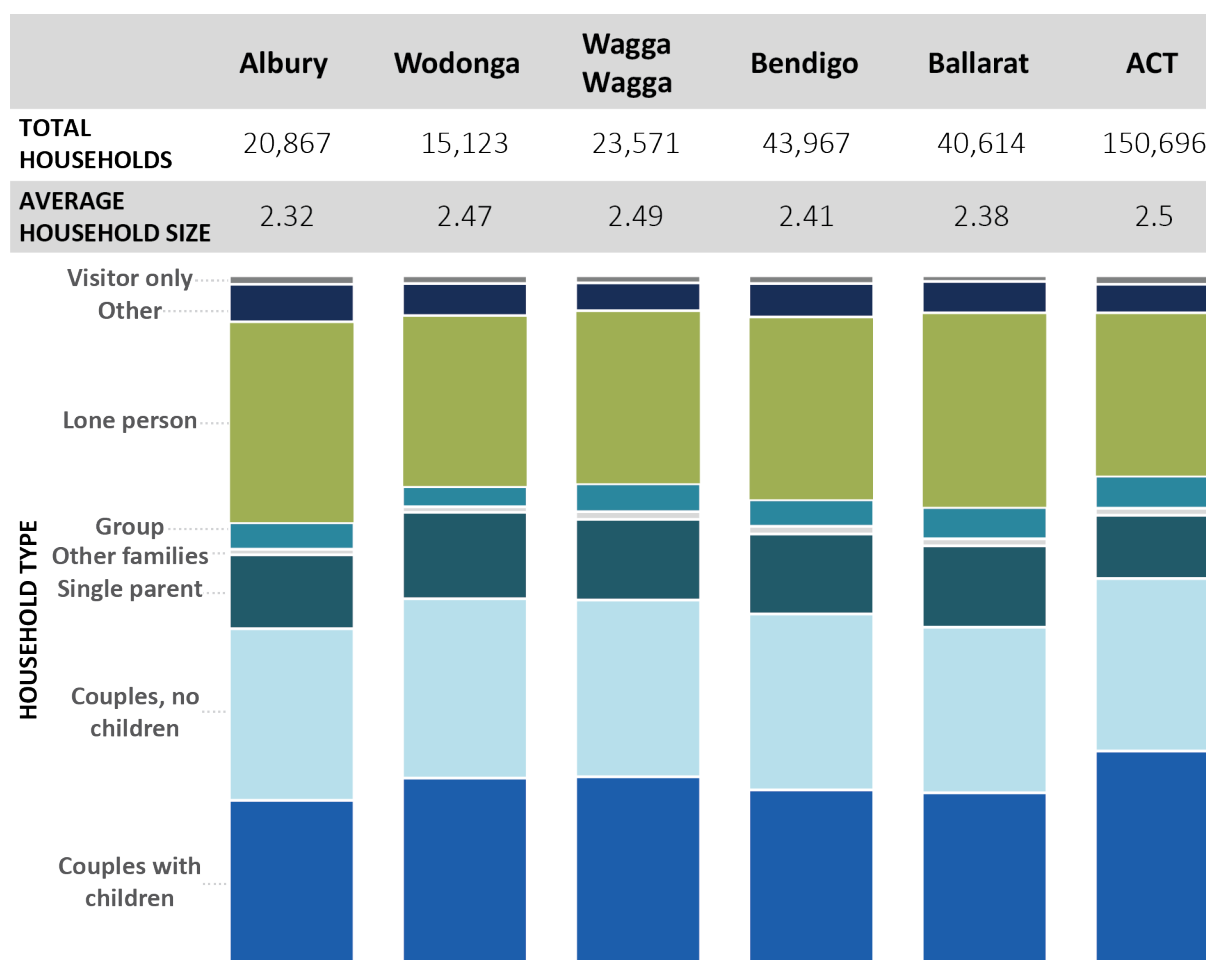
## 4.2 Households

Household and family structure can be an important indicator of housing need, providing insights to the types and size of housing required, as well as amenity and infrastructure needs. This section considers the types, sizes and income of Albury's households.

In 2016, there were 20,867 households living in the Albury LGA. This is an increase from 19,401 households in 2011, or approximately 1,466 households. This represents an increase of about 1.5 per cent per annum. Notably, this is higher than the increase in population (1.4 per cent per annum), reflecting the impact of declining household size. This trend of declining household size is consistent with the national trend which has been occurring over an extended period.

Looking to the comparison cities shown in Figure 4-12, Albury LGA households were smaller, approximately 2.32 people per household, where the other cities generally ranged from 2.4 to 2.5 people per household. This appears to be due to a higher proportion of lone person households and fewer households consisting of couples with children.

Figure 4-12: Household comparisons, Albury LGA and comparison cities, 2016



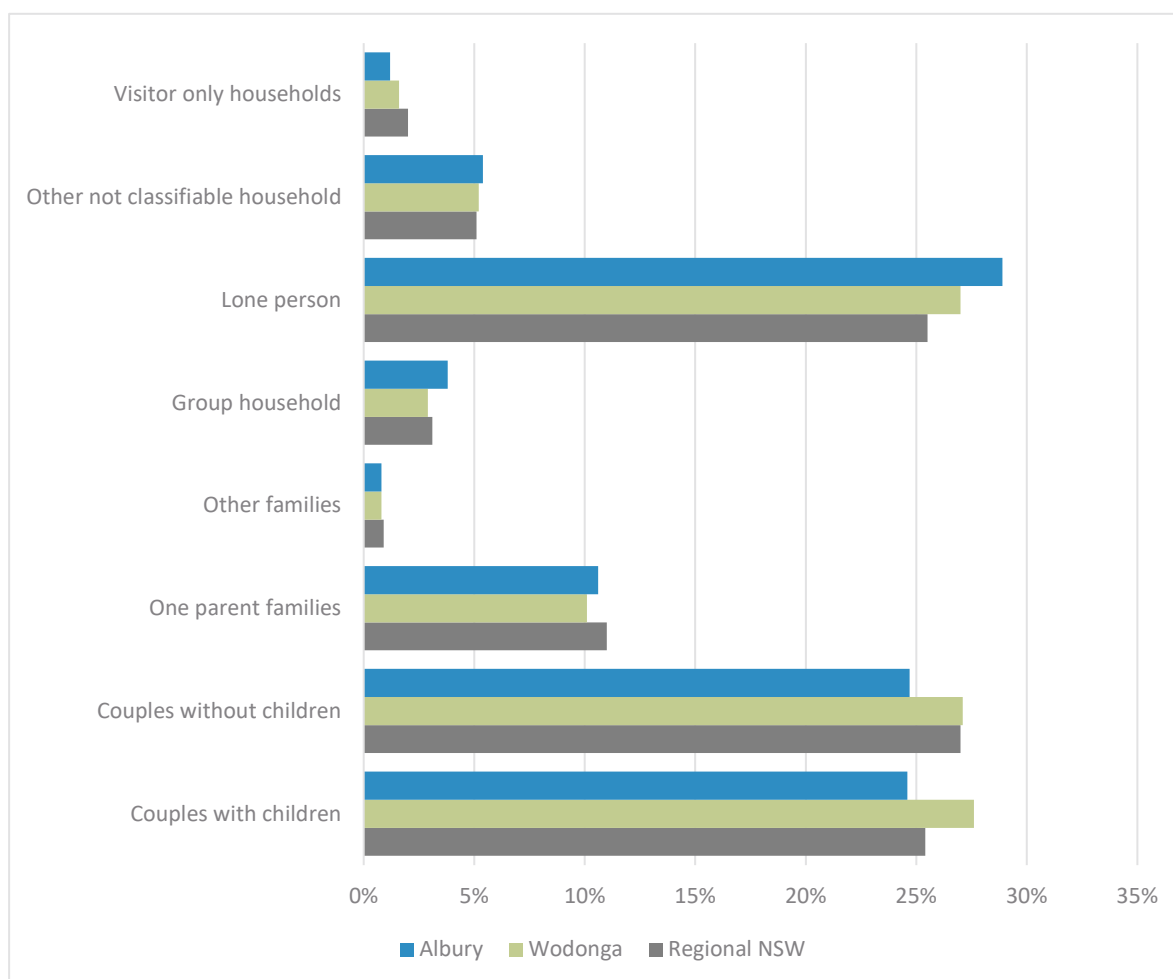
Source: Australian Bureau of Statistics, Census of Population and Housing 2011 and 2016.  
Compiled and presented by .id (informed decisions).

#### 4.2.1 Household type

The distribution of household types in Albury and Regional NSW is shown in Figure 4-13. The most common household type was the lone person household (28.9 per cent), followed by couples without children (24.7 per cent) and couples with children (24.6 per cent). Largely, this is comparable with 2011 figures. In 2016, 28.9 per cent of households in Albury LGA were lone person households compared to 25.5 percent in regional NSW. While this is a significant difference, it is also unusual for lone person households to be the largest household type in a large, urban LGA.

Compared to Regional NSW, Albury had a higher proportion of lone person households and lower proportion of other family type households. 'Other families' include related individuals where a parent-child or couple relationship does not exist, such as siblings or grandparent-grandchild), while not classifiable households were likely to not have relationships stated.

**Figure 4-13: Proportion of household type, Albury LGA, 2016**

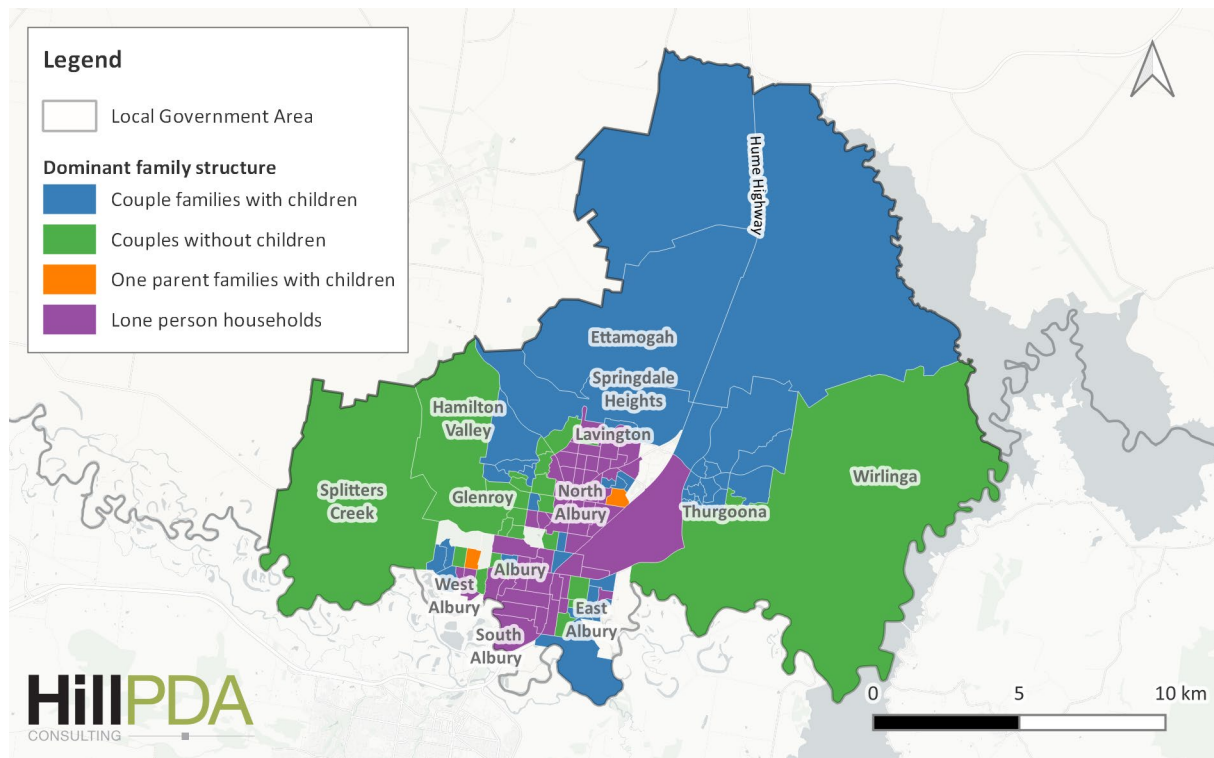


Source: Australian Bureau of Statistics, Census of Population and Housing 2011 and 2016.  
Compiled and presented by .id (informed decisions).

This suggests a need for housing that is geared towards lone person households, such as smaller houses or apartments which are more affordable to a single income household. Dwellings with dedicated workspaces or private open space may also be attractive to these households where work and play areas would be preferred to be separate from common areas, such as living rooms. The suitability of the current housing stock to this household type is discussed further in section 5.3.

The spatial distribution of household types is shown in Figure 4-14. Lone person households are the dominant household types in the central areas of Albury, while couples with children are more dominant in areas of Springdale Heights and Thurgoona and couple families without children are dominant on the rural urban fringe. This suggests that older people in lone person households may be seeking dwellings closer to the Albury and Lavington CBDs while more modern dwellings in the outer areas are more appealing to younger households with and without children. This is typical of urban centres where new dwellings and house and land packages on the fringe are more affordable and are designed and marketed to younger households and young families. Older style dwellings closer to the Albury CBD are typically in the high price market and are accessible to older people with greater equity and a desire to live close to amenities and services.

**Figure 4-14: Dominant household types**



Source: Australian Bureau of Statistics, Census of Population and Housing, 2016 (Enumerated data).  
Compiled and presented in atlas.id by .id (informed decisions).

#### 4.2.2 Household size

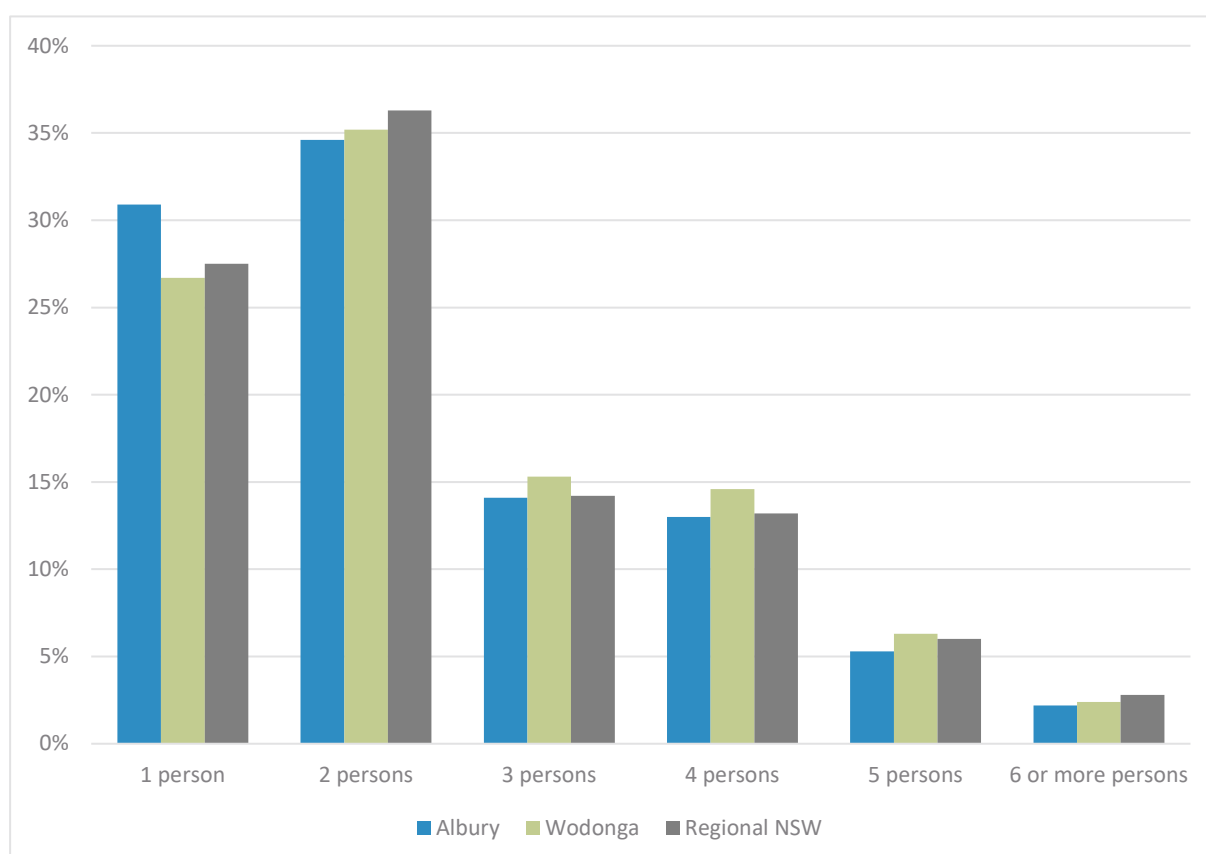
Household sizes is shown in Figure 4-15. The Albury LGA has an average households size of 2.32 persons per dwelling compared to 2.47 in Wodonga and 2.41 in Regional NSW. The higher percentage of single person households in Albury LGA compared to Regional NSW and Wodonga would contribute to this smaller household size in Albury LGA.

As shown in Table 4-3, household sizes for Albury, Wodonga and Regional NSW have decreased which is consistent with the national trend. This suggests that in general, households will require smaller dwellings in the future, although many households may choose to live in a dwelling that is larger than they need to take advantage of spare bedrooms for guests and working from home, provided they can afford it.

**Table 4-3: Average household size, 2006-2016**

Area	2006	2011	2016	Change
Albury	2.42	2.36	2.32	-0.1
Wodonga	2.56	2.49	2.47	-0.09
Regional NSW	2.47	2.43	2.41	-0.06

Source: Source: Australian Bureau of Statistics, Census of Population and Housing 2006, 2011 and 2016.  
Compiled and presented in profile.id by .id (informed decisions).

**Figure 4-15: Household size, 2016**

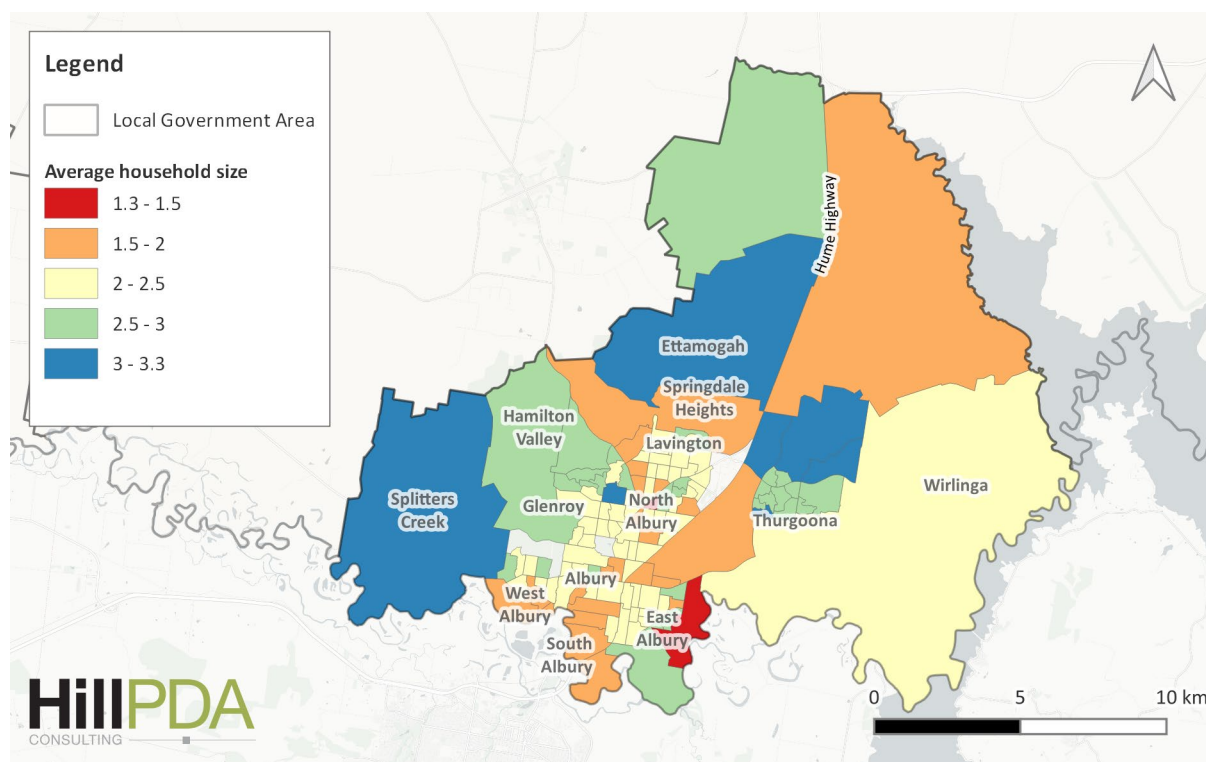
Source: Source: Australian Bureau of Statistics, Census of Population and Housing 2016.  
Compiled and presented in profile.id by .id (informed decisions).

Average household size across the Albury LGA shows significant variations, as indicated in Figure 4-16. Areas surrounding the established Albury and Lavington CBDs contain significantly smaller households (generally between 1.8 and 2.3 persons per household) compared to newer land release areas of Springdale Heights and Thurgoona (generally between 2.8 and 3.1 persons per household). This correlates with the higher likelihood proportions of couples with children in these neighbourhoods (section 4.2.1). The small household size in East Albury is most likely a result of the small number of dwellings in the suburb combined with the 203 bedroom Murray Gardens retirement village.<sup>26</sup>

<sup>26</sup> <https://www.villages.com.au/nsw/east-albury/murray-gardens-retirement-village-4352>



Figure 4-16: Household size by SA1, 2016



Source: Australian Bureau of Statistics, Census of Population and Housing, 2016 (Enumerated data).  
Compiled and presented in atlas.id by .id (informed decisions).

#### 4.2.3 Household income

Household income can be derived from the median income of individuals, the combined income of entire households and a comparison of household incomes against households in general. Table 4-4 considers how the median individual income in Albury has changed since 2016. These figures are compared against the Regional NSW average. As shown in the table, the median Albury LGA income has been between 13 and 17 per cent higher than Regional NSW. This suggests that the Albury LGA population, on the whole, has greater access to resources to pay for housing, amongst other necessities.

Table 4-4: Income trends, 2006 to 2016

Area	Median personal weekly income 2006	Median personal weekly income 2011	Median personal weekly income 2016
Albury	\$452	\$558	\$642
Regional NSW	\$386	\$490	\$584

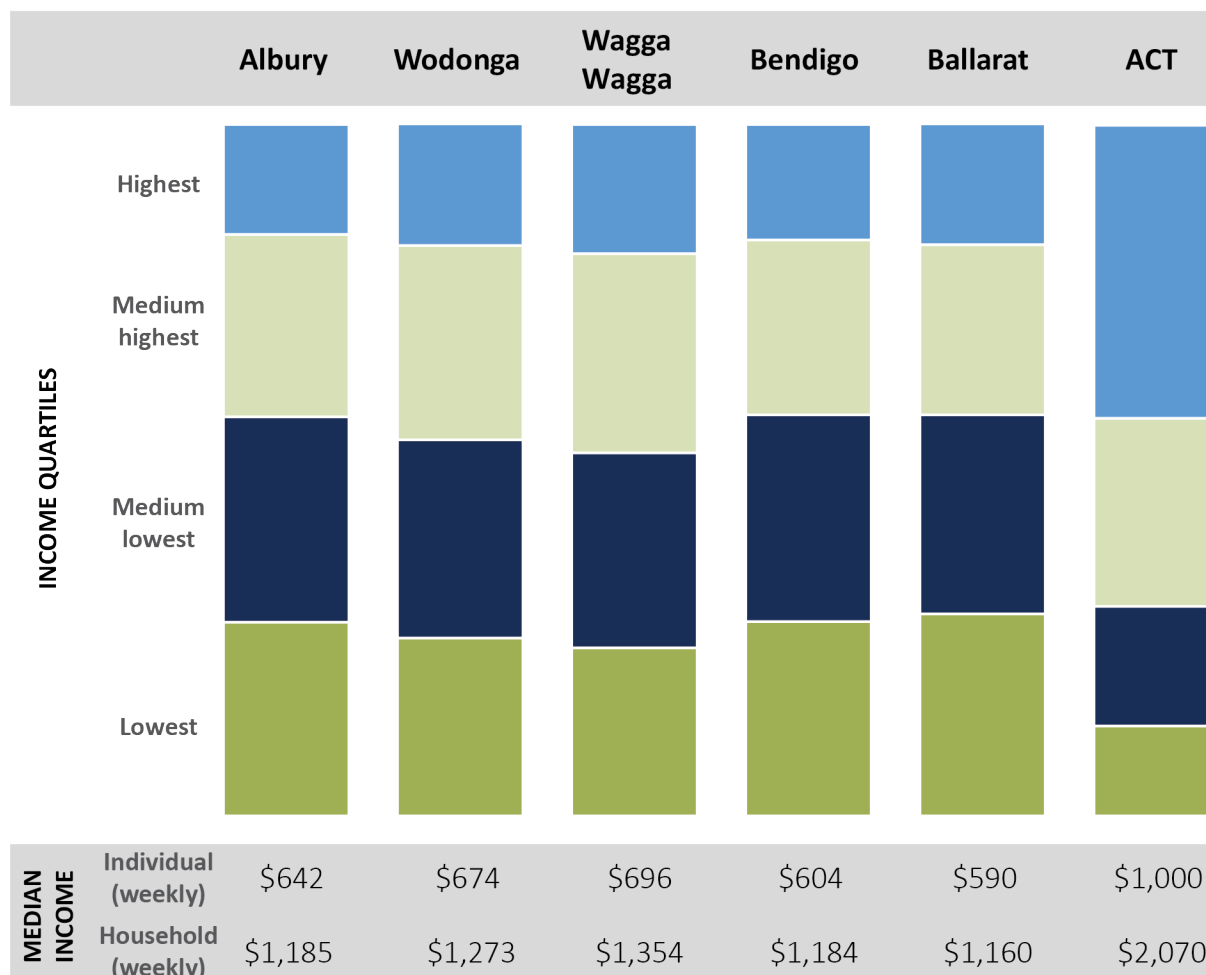
Source: FACS, 2016

Additional information regarding Albury and the comparison cities is shown in Figure 4-17, including individual and household median incomes and the distribution of households across equivalised income quartiles. These quartiles are discussed further below and generally divide households into anticipated household income groups that consider wage distribution and household size.

When compared to the comparator regional cities, the 2016 median household income in Albury LGA is lower than Wagga Wagga and Wodonga. This is likely to be due to the higher proportion of lone person households in Albury LGA, which would not benefit from a dual income. The proportion of households in the very low, low and moderate income ranges are similar to the Regional NSW average. The distribution of households into the

income quartiles is similar to Wagga Wagga, Wodonga, Bendigo and Ballarat, with the ACT having an overrepresentation of the highest quartile and underrepresentation of the lowest quartile.

Figure 4-17: Household income comparisons, Albury LGA and comparison cities, 2016

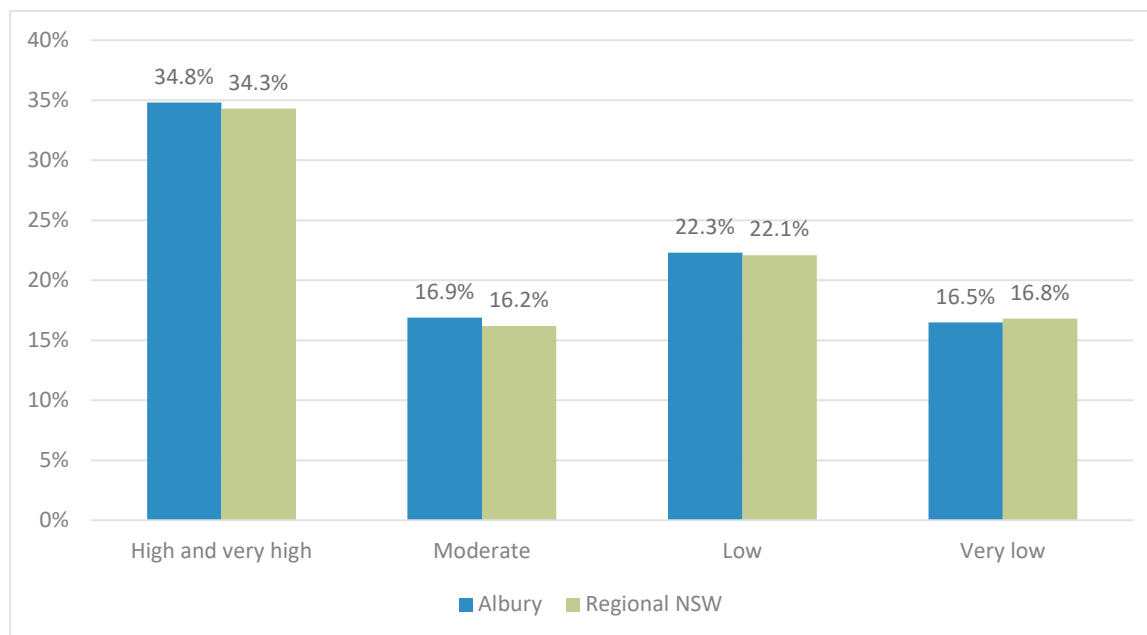


Source: Australian Bureau of Statistics, Census of Population and Housing 2011 and 2016.  
Compiled and presented by .id (informed decisions).

Household incomes have been analysed further by .id Figure 4-18, combining them by household type and income ranges. These types and ranges are informed by the New South Wales Department of Family and Community Services (FACS) affordable housing criteria for 2021, inflation adjusted to be relevant to 2016 data. The figure shows the distribution of households within the 'very low' 'low' and 'moderate' ranges, with all other households classified as 'high' and 'very high.' As such, ranges for each household type vary.

Households with moderate or lower incomes would qualify for affordable housing, with 65.2 per cent of Albury LGA's households, or about 11,000 households, meeting the criteria. Affordable housing is discussed further in section 6.1.

**Figure 4-18: Weekly household income, Albury LGA and Regional NSW, 2016**



Source: ABS Census of Population and Housing, 2016.  
Compiled and presented by .id (informed decisions).

Household income is analysed at the local level in Figure 4-19, with household incomes divided into equivalised household income groups. This grouping puts all households on an equal footing independent of household size and composition to enable a true comparison between areas and over time. It is an indicator of the income resource available to a household of standard size and is the best measure of the changing economic fortunes of households living in AlburyCity.<sup>27</sup> The four income groups are:

- Lowest: Less than \$497 or less per week
- Medium lowest: \$498 to 891 per week
- Medium highest: \$892 to \$1,464 per week
- Highest: \$1,465 or more per week.

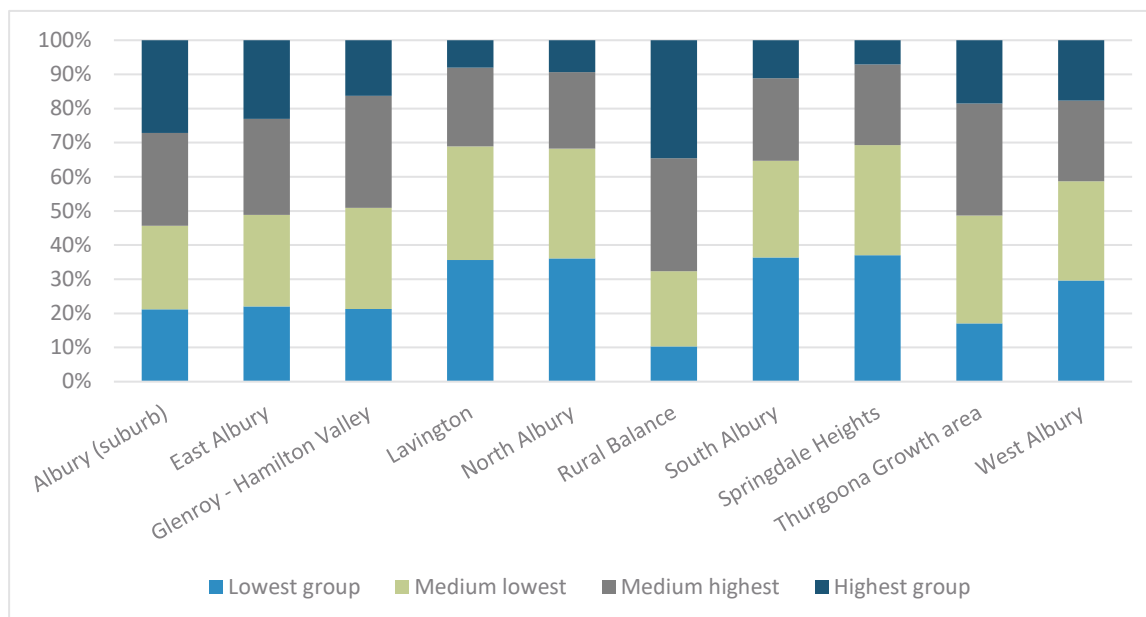
The analysis shows the following patterns in household income distributions across Albury LGA suburbs:

- Albury, East Albury, West Albury, Thurgoona Growth area and Glenroy-Hamilton Valley:
  - Highest proportion of middle income groups.
  - General balance of lowest and highest income groups.
- Lavington, North Albury, South Albury and Springdale Heights:
  - Highest proportion of lowest income group.
  - Lowest proportion of medium highest and highest income groups.
- Rural balance:
  - Highest proportion of medium highest and highest income groups.
  - Lowest proportion of medium lowest and lowest income groups.

These patterns do not appear to have a strong correlation to household types or sizes. There is a stronger correlation with local areas with potentially more social disadvantage, discussed further in section 4.3. The suburbs with the highest proportion of the lowest group also appears to correlate where affordable rental housing is available for people with very low and low household incomes, discussed throughout Chapter 6.

<sup>27</sup> <https://profile.id.com.au/albury/equivalised-household-income-quartiles>

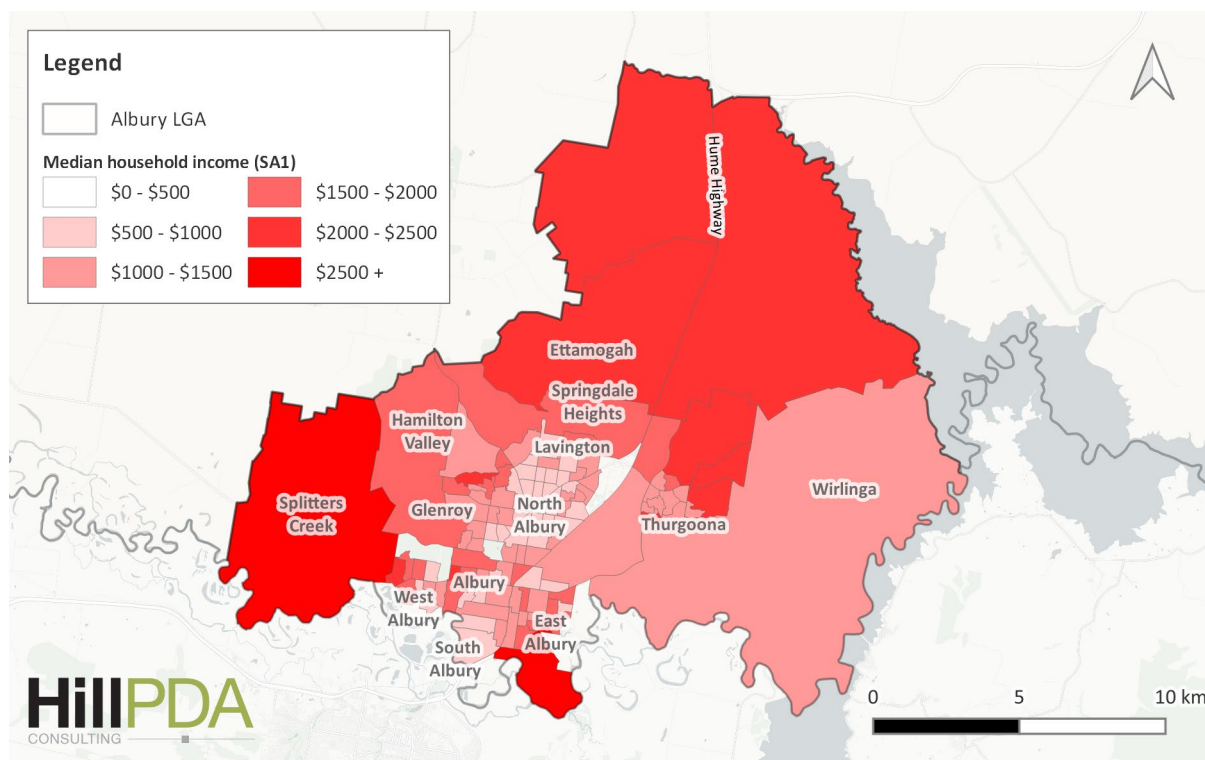
**Figure 4-19: Equivalised household income quartiles**



Source: Australian Bureau of Statistics, Census of Population and Housing 2011 and 2016.  
Compiled and presented by .id (informed decisions).

Median income distribution is mapped in Figure 4-20, revealing significant disparity between the incomes of households across Albury. The lowest median incomes were identified in North Albury and Lavington, with higher median incomes in Ettamogah, parts of Thurgoona and rural living areas of Table Top and Splitters Creek. Pockets of higher median incomes were also shown in West Albury, South Albury and East Albury.

**Figure 4-20: Median income by SA1**



Source: Australian Bureau of Statistics, Census of Population and Housing, 2016 (Enumerated data).  
Compiled and presented in atlas.id by .id (informed decisions).

### 4.3 Socio economic advantage and disadvantage

The Socio-economic index for areas (SEIFA) are rankings of relative socio-economic status (advantage and disadvantage) based on a range of characteristics. The Index of Relative Socio-economic Advantage and Disadvantage (IRSAD) examines factors like professional occupations, high income, higher education levels, larger houses to compare overall levels of advantage and disadvantage in areas. Higher levels of disadvantage on the IRSAD:

- Few households with high incomes, or few people in skilled occupations
- More households with low incomes, or more people in unskilled occupations.

Lower levels of disadvantage on the IRSAD indicate the inverse.

LGA rankings for the index of socio economic disadvantage for Albury and comparison cities are shown in Table 4-5. Albury is ranked slightly below the comparison cities, indicating lower levels of social advantage and/or higher levels of social disadvantage. The Albury LGA is mid-range in NSW and national indexes, meaning its level of advantage and disadvantage is about average at both the state and national level.

**Table 4-5: Comparative SEIFA index ranking for Albury and comparison cities (national indexes), 2016**

Area (LGA)	Index of Relative Socio-economic Advantage and Disadvantage	
	Decile (State)	Decile (Australia)
Albury (NSW)	5	5
Wodonga (VIC)	4	5
Wagga Wagga (NSW)	7	7
Bendigo (VIC)	4	6
Ballarat (VIC)	4	6

Source: ABS (2016)

Additional detail regarding advantage and disadvantage within the Albury LGA is shown in Figure 4-21, which shows the distribution of IRSAD rankings for SA1s within the Albury LGA. There are few areas which are relatively more advantaged, with a significant proportion of SA1s with the 10 per cent most disadvantaged, as compared to the national index. Approximately a quarter of the population of Albury live in the ten per cent least advantaged SA1s in Australia, indicating a greater concentration of more extreme socio-economic disadvantage.

**Figure 4-21: Distribution of SA1s (count of areas and populations) within Albury LGA on the IRSAD (national)**

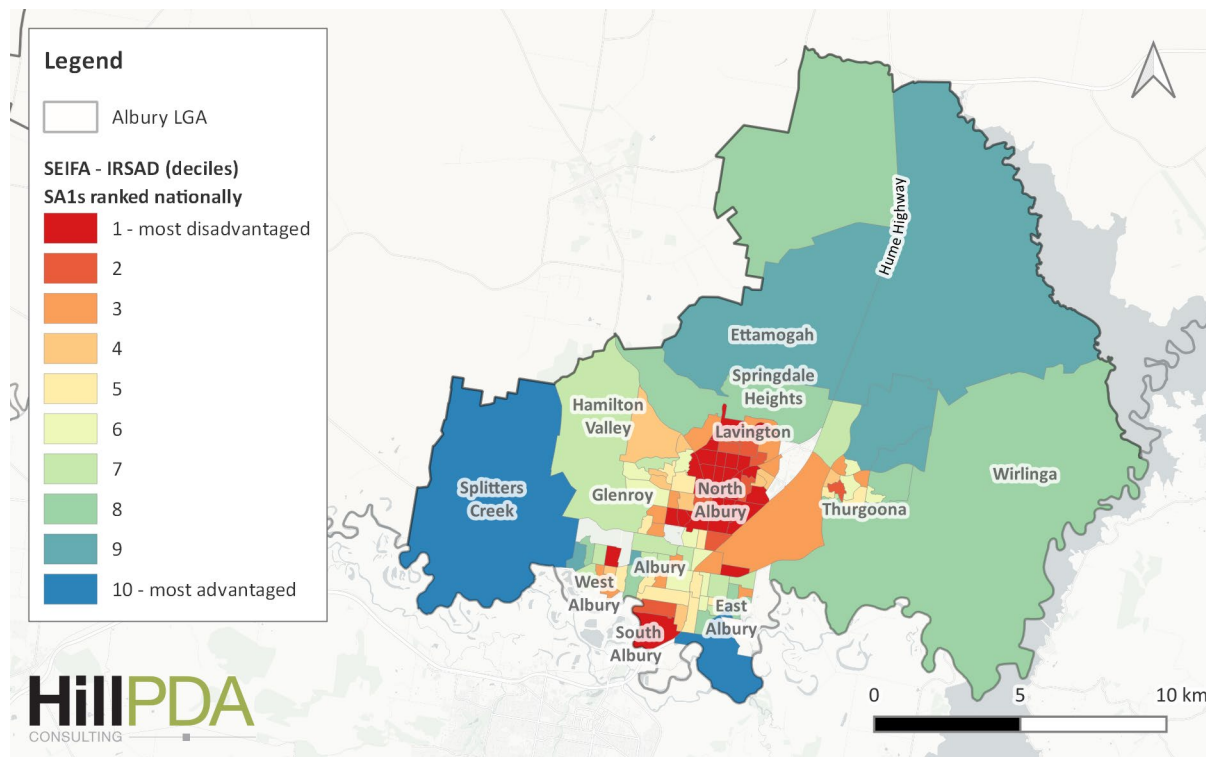


Source: ABS (2016). SA1s for which no score is recorded (low population) have been excluded.



This data has been examined spatially in Figure 4-22, with rankings based on national figures. Concentrations of disadvantage can be seen surrounding the urban core of Lavington displaying the most significant levels of disadvantage, with pockets of disadvantage in West Albury and South Albury. Thurgoona and Glenroy were areas of largely average levels of advantage and disadvantage. Rural living areas were typically amongst the most advantaged.

**Figure 4-22: IRSAD deciles mapped for SA1s within Albury LGA**



Source: ABS (2016). SA1s for which no score is recorded (low population) have been excluded.

## 4.4 Groups with unique housing needs

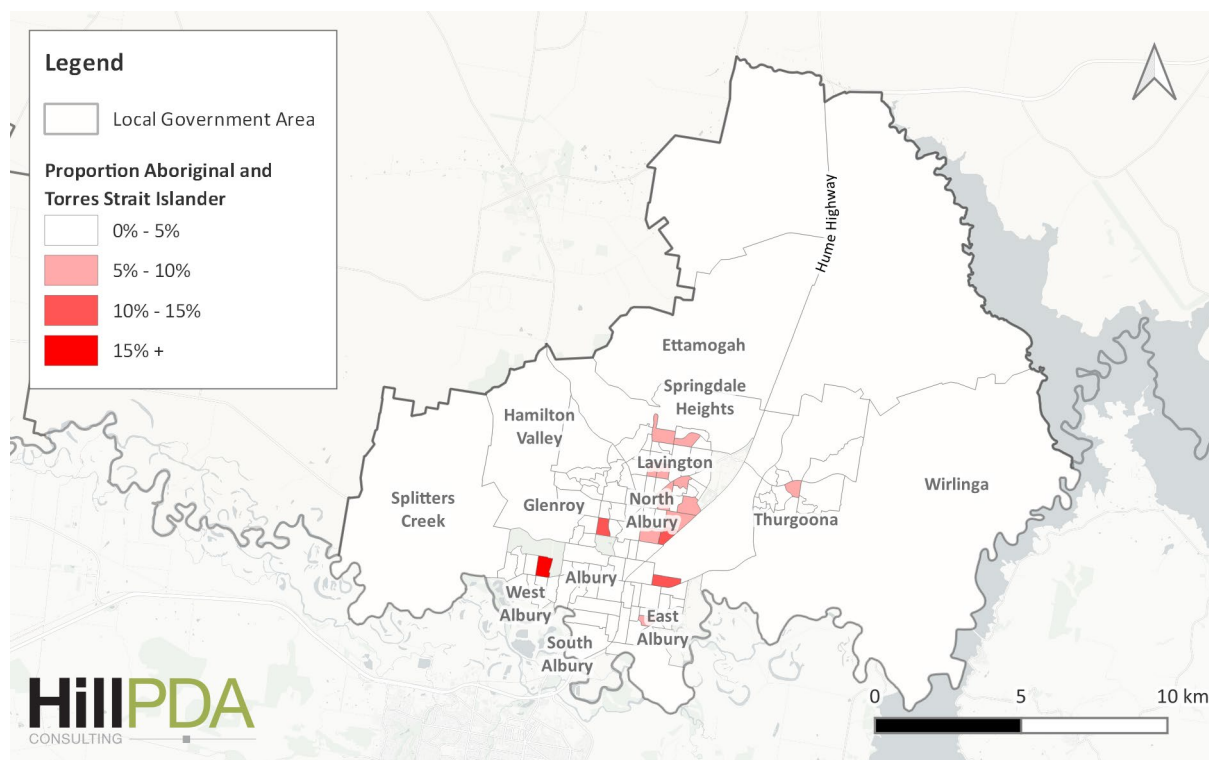
### 4.4.1 Aboriginal and Torres Strait Islander people<sup>28</sup>

In the 2016 Census there 1,417 people in the Albury LGA that identified as being Aboriginal or Torres Strait Islanders (ATSI). The ATSI population has been growing. Between 2011 and 2016 this population increased by 302 people or 27.2 per cent. The ATSI population is relatively young. In 2016 the median age of an ATSI household is 20 compared to 39 for non-ATSI Households.

The ATSI population is most concentrated near the main urban centre, with a concentration of population around the North Albury-Lavington area. The area of Albury where Aboriginal and Torres Strait Islander people live generally correlates to the parts of Albury with the highest levels of socioeconomic disadvantage (as seen in section 4.3) and the location of social housing (as seen in section 5.4).

<sup>28</sup> Data in this section has been sourced from the Australian Bureau of Statistics 2016 Census ATSI Profile for Albury LGA

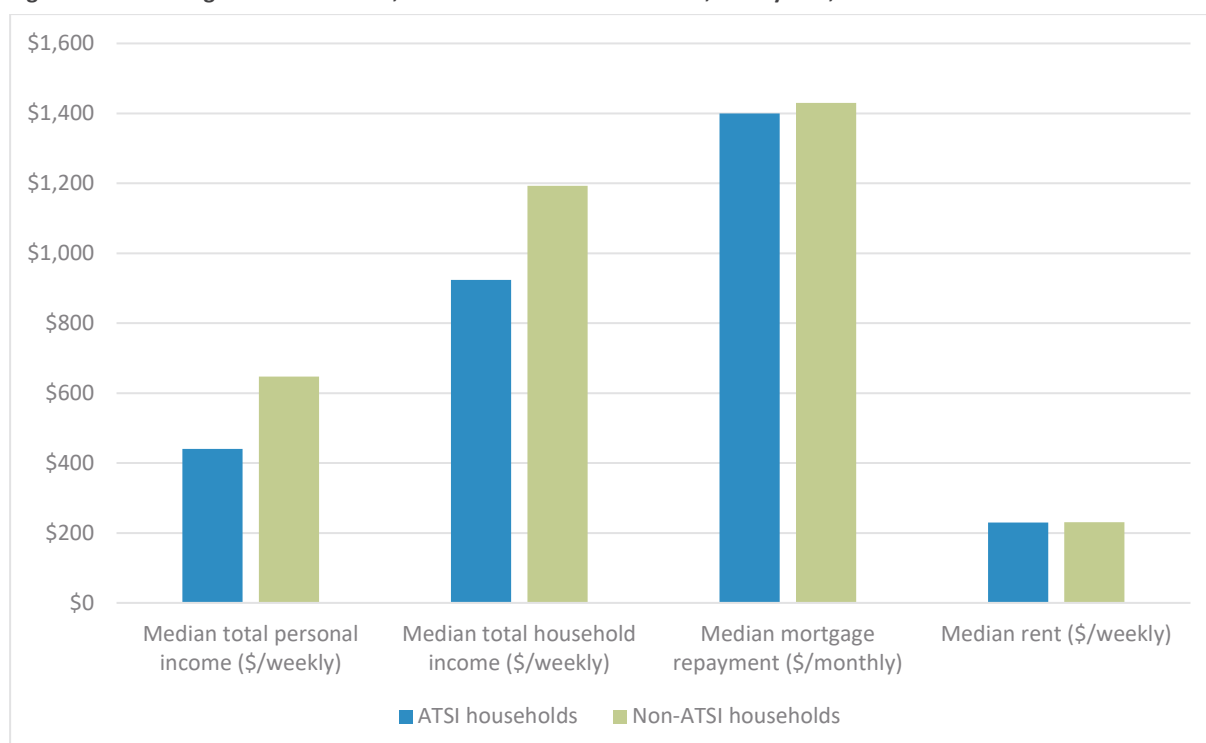
**Figure 4-23: Percentage of Aboriginal and Torres Strait Islander people (by SA1) in Albury (2016)**



Source: ABS Census, 2016

Figure 4-24 compares median incomes and housing costs for ATSI and non ATSI households. ATSI households in the Albury LGA are paying similar rents and mortgages to non ATSI households despite their incomes being substantially less than non ATSI households. This suggests that housing affordability is a critical issue for ATSI households in the Albury LGA.

**Figure 4-24: Housing costs and income, ATSI and non ATSI households, Albury LGA, 2016**

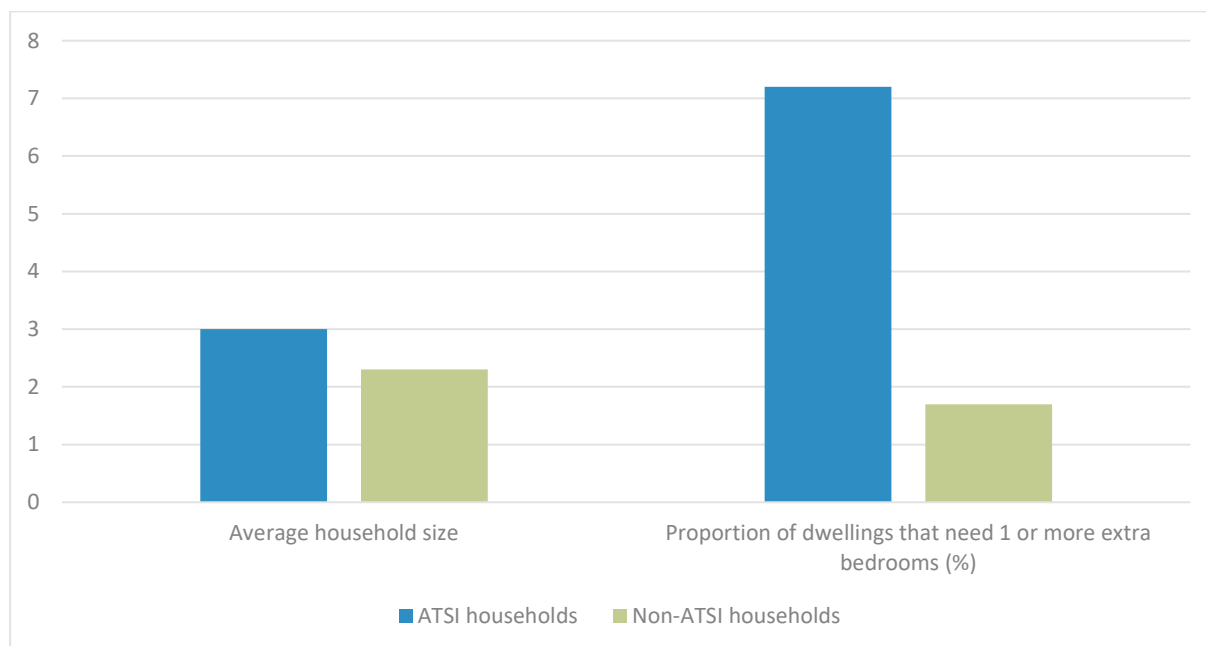


Source: ABS 2016 Census ATSI Profile for Albury LGA

The average household size for the ATSI population in 2016 was three persons per dwelling compared to 2.3, indicating that ATSI households may be more likely to be in need of larger dwellings.

The proportion of ATSI households in need of extra bedrooms is substantially larger than for non ATSI households, indicating that overcrowding is more prevalent in ATSI households.<sup>29</sup> Overcrowding in ATSI households in Albury LGA decreased over the period 2011 to 2016 (from 14.4 per cent to 12.3 per cent).<sup>30</sup> However, it is still significantly higher than the rate for Albury as a whole (as seen in Figure 4-25), with most of Albury LGA's households having a surplus of bedrooms, and few households requiring additional bedrooms.

**Figure 4-25: Household size of ATSI and non ATSI households in Albury LGA, 2016**



Source: ABS 2016 Census ATSI Profile for Albury LGA

ATSI households have over four times as many multi family households (defined as a household housing two or more families) compared to non ATSI households.

**Table 4-6: Multigenerational households in Albury (LGA), 2016**

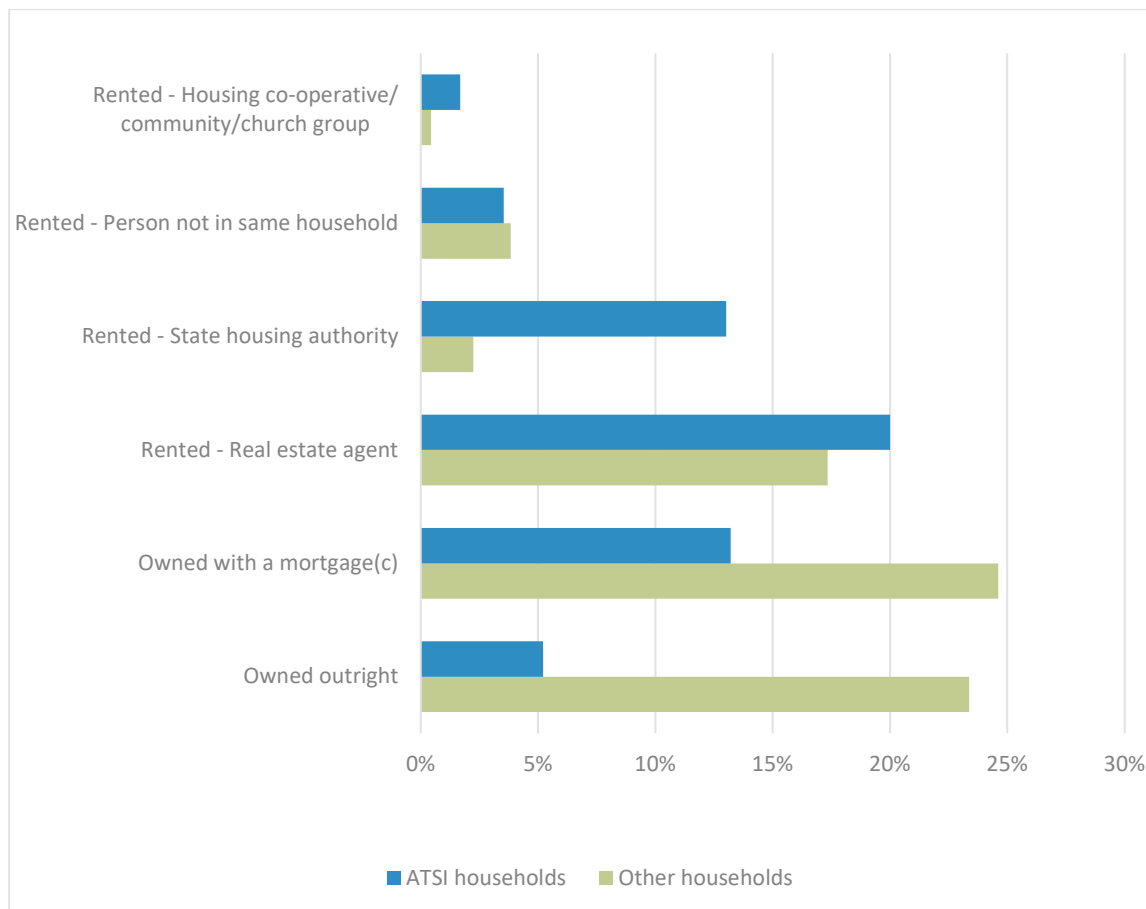
Household type	Percentage of households multigenerational
Aboriginal or Torres Strait Islander households	4.43%
Non-Aboriginal or Torres Strait Islander households	1.09%

Source: ABS TableBuilder, 2016

Proportionally, there are substantially more ATSI households than non ATSI households that are renting their dwelling. In 2016, 38.5 per cent of ATSI households rented their dwelling compared to 24.3 percent for non-ATSI households. Most ATSI households that were renting (20 per cent of all ATSI households) rented their dwelling in the private market and a further 13.0 percent rented their dwelling from a state housing authority. The proportion renting from a state housing authority was substantially higher than for non ATSI households (2.2 per cent). Only 5.2 percent of ATSI households owned their dwelling outright compared to 23.4 percent for non ATSI households. Measures to support a long term shift of ATSI households out of social housing need to be considered, requiring a whole of government response.

<sup>29</sup> The ABS methodology for determine overcrowding identifies the number of additional rooms required for each household by considering persons per bedroom, including different requirements for children (allowing for some sharing, dependent on age and gender). [https://www.facs.nsw.gov.au/\\_\\_data/assets/pdf\\_file/0015/810123/overcrowding-and-severe-overcrowding-policy-evidence-summary.pdf](https://www.facs.nsw.gov.au/__data/assets/pdf_file/0015/810123/overcrowding-and-severe-overcrowding-policy-evidence-summary.pdf)

<sup>30</sup> ABS Data by Region (2021)

**Figure 4-26: Tenure of ATSI and non ATSI households**

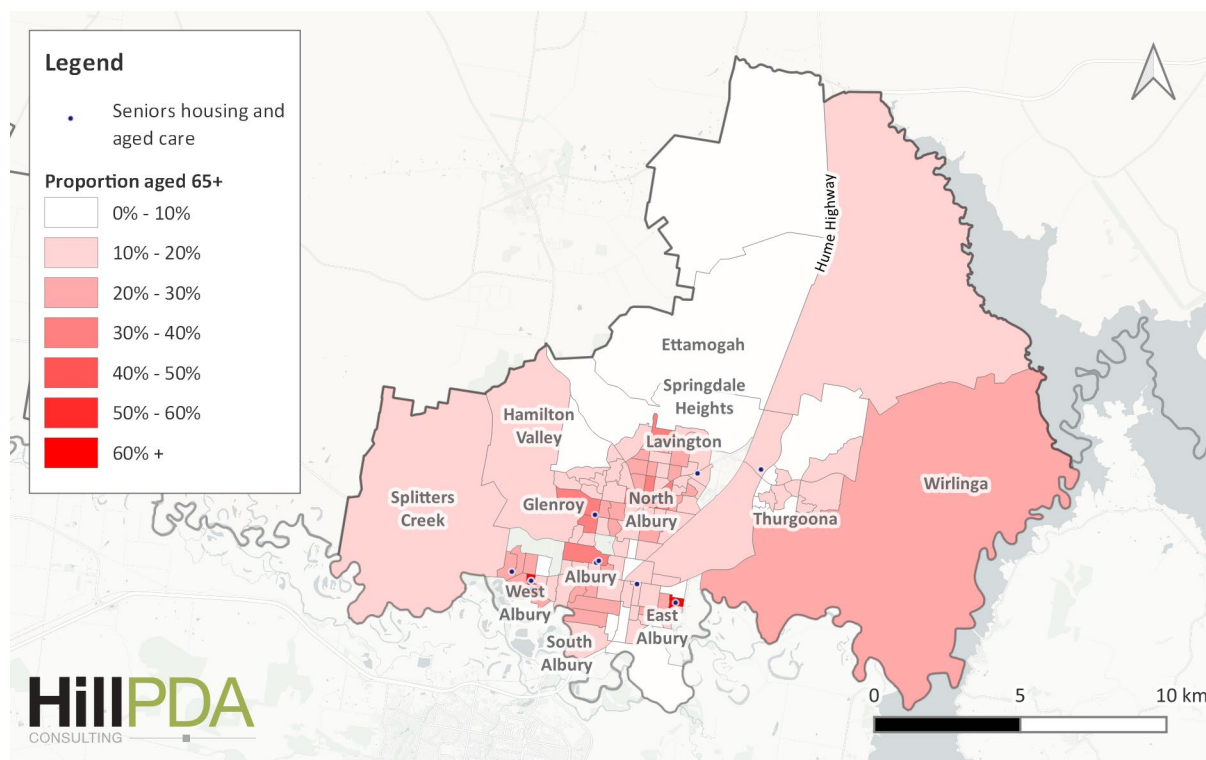
Source: ABS 2016 Census ATSI Profile for Albury LGA

#### 4.4.2 Seniors and older people

Seniors and older people have specific housing needs, particularly with relation to accessibility and service provision. Seniors and older people often subsist on a limited income such as the age pension or superannuation fund and may have a lower ability to access the private rental market. Some seniors and older people may be interested in downsizing to a smaller property (such as a townhouse or apartment) to improve accessibility or locational attributes, as well as to lower requirements for property maintenance.

Figure 4-27 shows that seniors and older people live in relatively concentrated areas within the Albury LGA, with the majority of the LGA having a low proportion of persons aged over 65 years. Generally, areas of high concentration of people over 65 years are located near the urban centre of Albury. This co-locates older people with key services, such as healthcare and community services. Despite this, developments to the eastern areas of the Albury LGA, such as in Thurgoona are home to a moderate proportion people over the age of 65. In part, this reflects the location of seniors housing developments. However, there also appears to be a preference for older people to live closer to the CBD in the older housing stock.

**Figure 4-27: Proportion of residents aged over 65 years old (by SA1) in Albury (2016) and location of seniors housing**



Source: ABS, 2016; Australian Institute of Health and Welfare

Table 4-7 lists seniors housing facilities in Albury LGA. Current listings for senior accommodation on Australian Institute of Health and Welfare and Villages.com.au suggest that there are around 1,130 places in dedicated seniors' settings in Albury LGA. In January 2022 the facilities had a vacancy rate of less than one per cent. Given the growing population in older age groups (see section 4.1.3) and the low vacancy rate (see section 5.5), there will need to be an increase in the supply of seniors housing to support the future population, even when allowing for a high proportion of older people to age in place or preferring a smaller dwelling with low maintenance. In particular, the projected growth in the population aged 85 years will generate a need for more seniors housing.



**Table 4-7: Registered seniors housing facilities\***

Service name and address	Residential places	Vacancies in Jan '22	Indicative price
Dellacourt 42 Nicholson Place WEST ALBURY	122	10	\$400,000-480,000
Borella House 333 Borella Road ALBURY	66	None	\$225,000-\$450,000
Murray Vale Shalem Hostel 342 Wagga Road LAVINGTON	89	n.a	\$220,000-\$400,000
Riverwood Hostel 990 Padman Drive WEST ALBURY	29	3	\$250,000- \$360,000
Yallaroo 1 Stafford Road ALBURY	60	4	\$400,000
Mercy Place Albury 578 Poole Street ALBURY	120	11	n.a
Japara Albury & District 636 Logan Road GLENROY	119	7	n.a.
Estia Health Albury 289 Elizabeth Mitchell Drive THURGOONA	80	8	\$425,000
Southern Cross Care Lavington Residential Aged Care 286 Warren Street LAVINGTON	24	1	-
Murray Gardens 36 Mountford Crescent EAST ALBURY	203	5	\$259,000-\$349000
Hume Retirement resort 690 Logan Road ALBURY	215	1	\$345,000 - \$475,000
Kensington Gardens 100 Tabletop Road THURGOONA	225	-	-

Source: Australian Institute of Health and Welfare; [www.villages.com.au](http://www.villages.com.au)

\*Shown by registered name and address. May differ to trading name

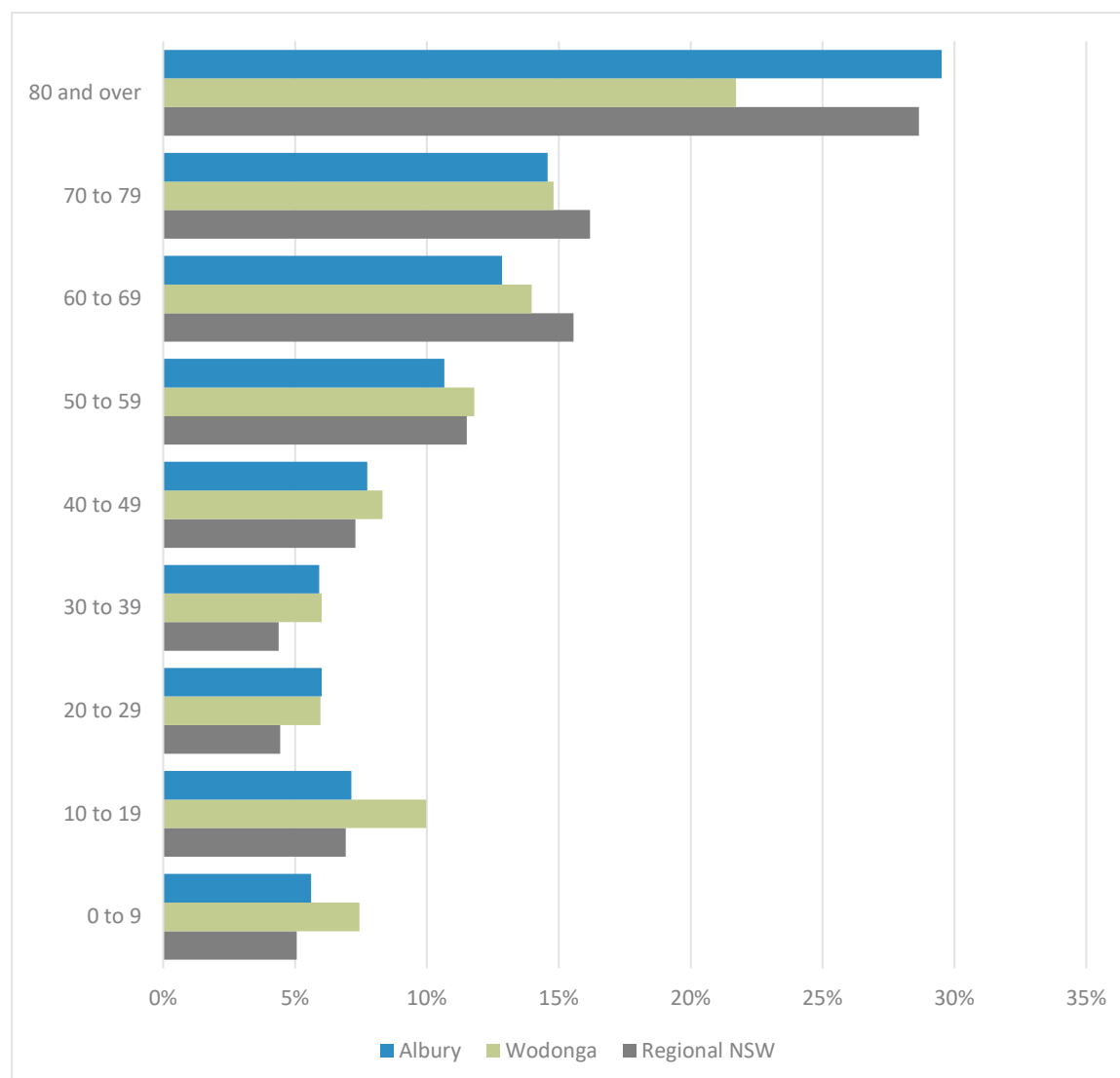
#### 4.4.3 People in need of assistance with activities

Disability statistics are accounted for in the Census by a self-reported need for assistance with core activities, such as self-care activities, body movement or communication activities. It is noted that a person's reported need for assistance is based on a subjective self-reporting and not necessarily classification by a health authority.

As of the 2016 Census, approximately 3,012 people in the Albury LGA indicated that they needed assistance with core activities. This is about 5.9 per cent of the population. This is about the same proportion as Wodonga (5.8 per cent of the population) and lower than the proportion of the Regional NSW population (6.3 per cent).

The distribution of people needing assistance in the Albury LGA across different age groups, with comparisons to the Albury LGA and Regional NSW, is shown in Figure 4-28. As shown in the figure, over half of each area's relevant population was aged 60 or over (Albury: 56.9 per cent, Wodonga: 50.5 per cent, and Regional NSW: 60.4 per cent). Compared to the standard age distribution (section 4.1.3), the population over 80 years old was greatly overrepresented, reflecting additional assistance required as people age. Interestingly, while the Albury LGA had a higher proportion of over 50s than Wodonga, the proportion of people needing assistance in those age groups was lower.

**Figure 4-28: People in need of assistance with core activities, Albury, Wodonga and Regional NSW, 2016**



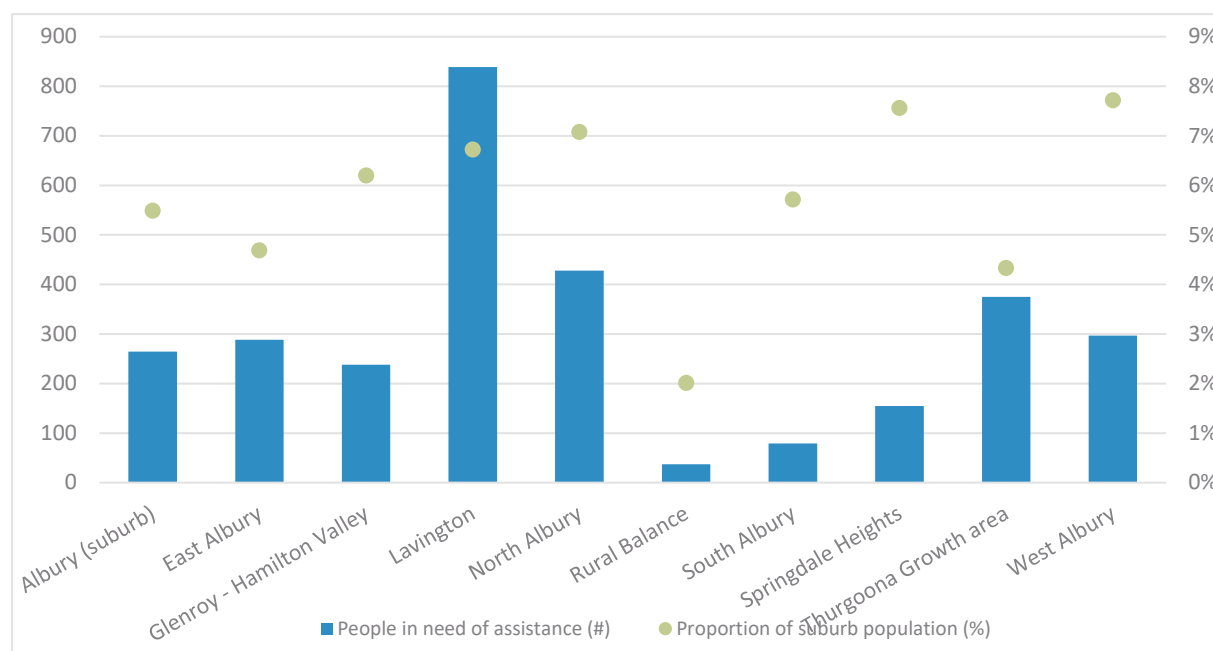
Source: Australian Bureau of Statistics, Census of Population and Housing 2016.  
Compiled and presented by .id (informed decisions).

Looking to Albury specifically, approximately 1,300 residents aged 70 years or older (about 20 per cent of those residents) were reported as needing assistance. As the Albury LGA population ages, more people will likely require assistance. Just under 400 residents aged 19 years or younger (about 3 per cent of those residents) were also reported as needing assistance, showing a need for accommodation for families with children, as well as older residents.

A more detailed view of the distribution of people needing assistance across the Albury LGA's suburbs is provided in Figure 4-29. The most people needing assistance lived in Lavington, with about 839 people, or about 6.7 per cent of the population. Other suburbs with higher than average proportions of the overall population included

West Albury (7.7 per cent) Springdale Heights (7.6 per cent), North Albury (7.1 per cent) and Glenroy-Hamilton Valley (6.2 per cent). Generally, these areas are more established, suggesting a need for housing to be able to be retrofitted to improve accessibility for residents, or new housing stock that is accessible. There is also some correlation with areas where housing sales and rentals are more affordable (discussed in more detail in section 6.1), suggesting a need for accessibility to be targeted in more affordable housing, including existing stock.

**Figure 4-29: Distribution of people needing assistance in the Albury LGA by suburb, 2016**



Source: Australian Bureau of Statistics, Census of Population and Housing 2016.  
Compiled and presented by .id (informed decisions).

#### 4.4.4 Culturally and linguistically diverse population

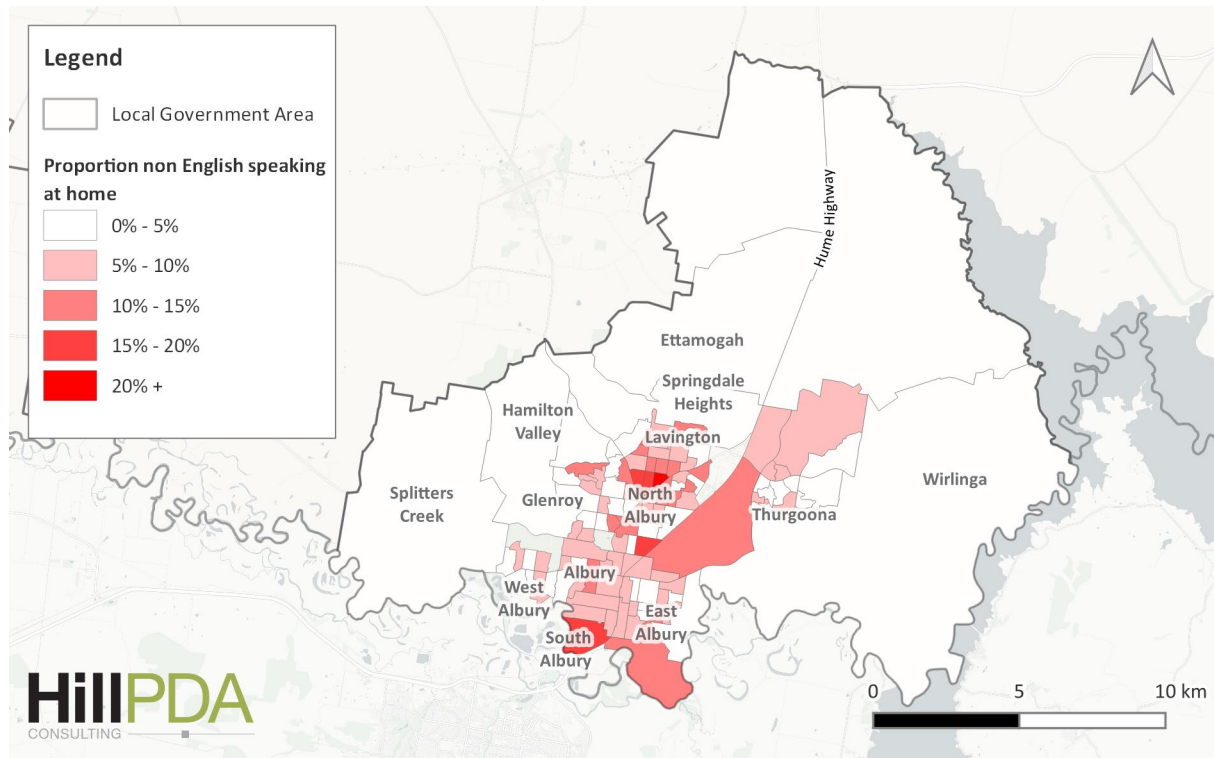
Culturally and linguistically diverse (CALD) people may experience housing access differently and have distinct housing requirements compared with non-CALD people. For the purposes of this report, CALD is broadly defined as either households that speak a language other than English at home. Other factors such as country of birth, ancestry, the country of birth of parents or religion are also relevant to cultural diversity.

Members of the CALD community may face difficulty obtaining employment, accessing services, education and training which impacts on their ability to pay for housing. Depending on their visa status, they may not be eligible for some support services that non-CALD people are eligible for including social and community housing,<sup>31</sup> income support, or healthcare. CALD people may also face discrimination which may impact on their ability to access housing. For these reasons, CALD people may have specific housing needs. Importantly, individual circumstances vary, meaning that not all CALD households would be disadvantaged.

At the 2016 Census there were 3,449 non English speakers living in Albury LGA. Figure 4-30 shows that Albury's CALD residents typically live in and around Albury's urban core. The areas of more intense occupation, such as South Albury and North Albury, correlate with areas of relative socioeconomic disadvantage, as shown in section 4.3.

<sup>31</sup> Proof of citizenship or permanent residency is required to be considered for social housing. Partners and dependent children who are temporary residents awaiting permanent residency may be included in the household of an eligible client who is an Australian citizen or permanent resident. Sponsored migrants are not eligible to be considered directly for social housing while under sponsorship or assurance of support arrangements even though they may be permanent residents. However, they may be included in the household of an eligible client. Waivers may be considered for a short term for temporary residents escaping family or domestic violence (<https://www.facs.nsw.gov.au/housing/policies/social-housing-eligibility-allocations-policy-supplement>, Accessed December 2021)

Figure 4-30: Language other than English spoken at home (by SA1) in Albury (2016)



Source: Australian Bureau of Statistics, Census of Population and Housing, 2016 (Enumerated data).  
Compiled and presented in atlas.id by .id (informed decisions).

Additionally, areas with a high proportion of CALD residents correlate strongly with areas with lower incomes, as shown in Figure 4-19 and Figure 4-20. This suggests that CALD residents of Albury may be unable to access more expensive housing, or they may prefer to remain close to areas with strong support networks of other CALD residents and family members.

Overseas migration to Albury, whilst lower than net internal migration, has accounted for over 1,000 new residents in the Albury LGA between 2011 and 2016 (see section 4.1.4 for details). This brought the total overseas born population of the Albury LGA to about 5,540 people, or about 10 per cent of the Albury LGA population. The most common birthplaces for Albury LGA residents were United Kingdom (2.4 per cent), India (1.1 per cent) New Zealand (1.1 per cent) and Philippines (0.6 per cent). The largest increases from 2011 to 2016 were India (+204 people), Bhutan (+133 people), Nepal (+124 people) Philippines (+66 people).

The largest proportion of overseas arrivals moved to Lavington (446 people), bring the total to 1,597 people. The Thurgoona Growth area also had a substantial population of overseas born residents (755 people), with 101 of those being recent arrivals. If this trend continues, providing for the social and housing needs of CALD residents will continue to be important, both in established and greenfield development areas.

#### 4.4.5 Students

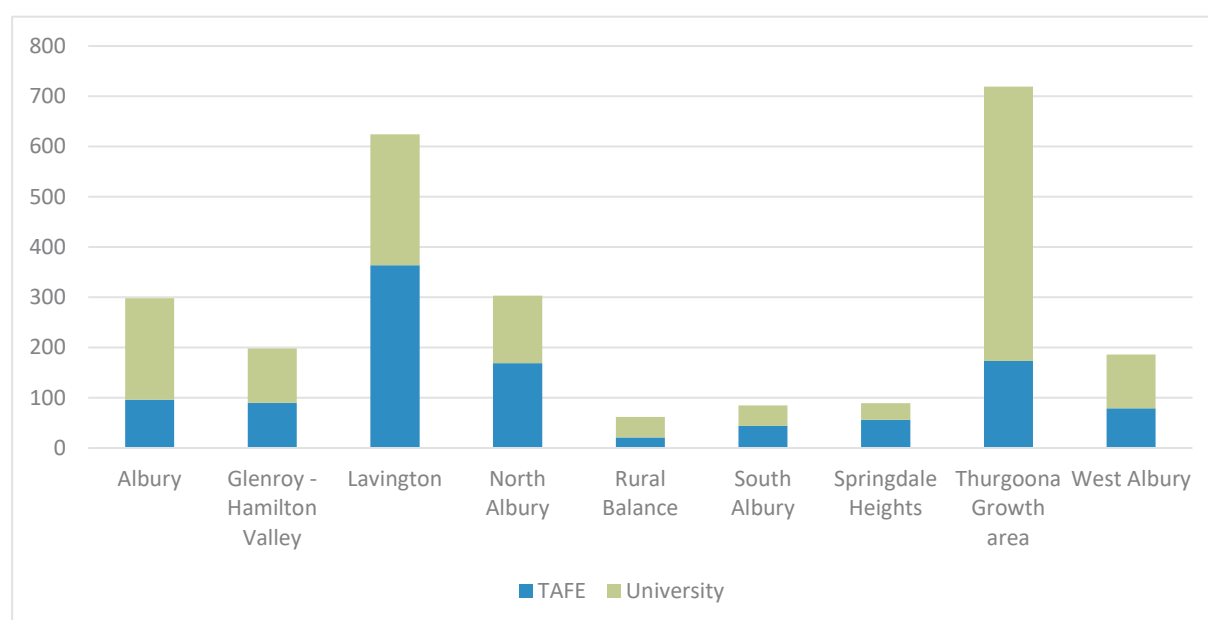
Thurgoona is home to Charles Sturt University (CSU) while the neighbouring Wodonga LGA contains the Albury–Wodonga campus of La Trobe University. Together, these campuses provide local higher education options to Albury LGA residents. Albury LGA also contains two (TAFE) institutions, offering a range of vocational and education and training opportunities. Given these local options, students are a key housing group for consideration.

At the 2016 Census there were 1,713 people living in the Albury LGA that were attending university and a further 1,213 people attending TAFE. This amounts to 5.7 per cent of Albury LGA’s population. These students may have

a range of living, studying and working arrangements. Student housing options may include living with their parents, on their own, in a house share, or in specialty student accommodation. Students may also work part time during part of the year, full time out of term, or not at all. Students may choose to live close to their school, stay close to family, seek to live in trendy areas or place a high value on affordability. This wide array of circumstances means that there is no single solution for addressing the housing needs of students.

Understanding where students live can help provide context for their living situation and housing needs. Figure 4-31 shows the suburb of residence for Albury LGA. As shown in the figure, the most popular area for university students to live in in 2016 was the Thurgoona Growth area, with almost 550 students living in the area. This could mean that those students placed a high priority on proximity to the local CSU. CSU has also developed a range of student housing options on its Thurgoona Campus, including cottages and small apartments, with facilities shared with other students. As discussed in 6.1, Thurgoona’s affordable rental accommodation is limited, which may have consequences for students that do not live at home or are otherwise unable to reduce their cost of living.

**Figure 4-31: TAFE and University student places of residence, Albury LGA suburbs, 2016**



Source: Australian Bureau of Statistics, Census of Population and Housing 2016.  
Compiled and presented by .id (informed decisions).

The suburbs of Lavington, Albury and North Albury also had significant student populations, with Lavington and North Albury having a combined 533 TAFE students as residents. As discussed in section 6.1, these suburbs have had the highest number of affordable rental properties the Albury LGA. In addition to other circumstances, such as living with family, this suggests that some students may seek out the area to reduce their cost of living.

## 4.5 Projected housing demand

This section provides projected changes in population, households and dwellings. The projections are sourced from Forecast .id’s 2017 projections which have been adopted by AlburyCity for strategic planning. They are developed based on 2016 Census data, changes since previous Censuses, overall regional demographic trends and assumptions regarding policy outcomes and land development. Projections were developed prior to the COVID-19 pandemic, meaning that they do not take into account severely reduced overseas migration patterns beginning in early 2020 or changes in internal migration in favour of some regional centres. Observations from real estate agents provide additional context for current demand factors that may influence future demand.

#### 4.5.1 Observations from real estate agents

Phone interviews have been conducted with local real estate agents (REAs) to gain their insights to the local housing market. Interviews typically lasted between 20 and 30 minutes and covered a range of topics including general supply and demand, sale and rental prices, key market trends, and external factors affecting the real estate market. The following items relate to housing demand factors that arose in these discussions, providing context for current and future demand influences.

##### Demand factors

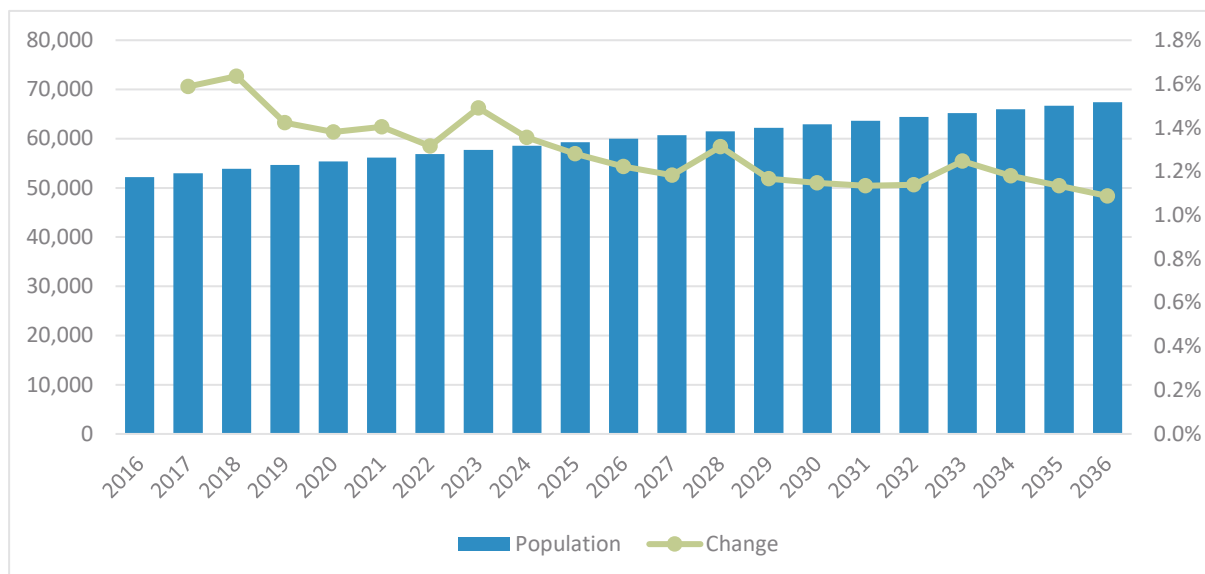
- REAs observed that the COVID-19 pandemic had driven both investors and potential residents away from major urban areas (such as Sydney or Melbourne). REAs noted that this demand was more of a perception than a reality. News media reporting and anecdotal evidence was seen as driving demand, urging more local buyers to enter the market. Other observations included:
  - Net migration has been affected by both reduced migration to major cities and increased migration from major cities.
  - People moving out of major urban areas have been seeking ‘lifestyle blocks’, and properties that provide an opportunity to yield a small additional income.
  - A strong sale price in the Sydney or Melbourne market would afford potential residents a property at the high end of the Albury region market, with money left over.
- The Albury market returns strong rental yields, encouraging investors to purchase and rent out properties.
- Strong investment attractiveness and low supply has led to some land banking on potential greenfield sites.
- University presence in Albury–Wodonga drives some rental demand (Charles Sturt and La Trobe Universities).
- Low interest rates are reducing relative costs of mortgages.
- Slowing of development due to supply of labour and materials (see below) has increased demand for existing properties.
- New properties are easier to sell, with buyers cautious of older or heritage properties due to maintenance costs. Buyers are undertaking a lot of investigations prior to purchasing (i.e., pest report etc.).
- Potential buyers see home ownership as a better investment opportunity than “what the banks can offer.”

#### 4.5.2 Projected population growth

In its latest projection, Forecast .id estimates that by 2036, the Albury LGA population will have grown from 52,165 people in 2016 to about 67,427 people, an increase of around 15,262 people. This suggests that the annual population growth rate will increase by between 1.1 to 1.6 per cent per year.



**Figure 4-32: Forecast .id population projections, Albury LGA (2016 to 2036)**



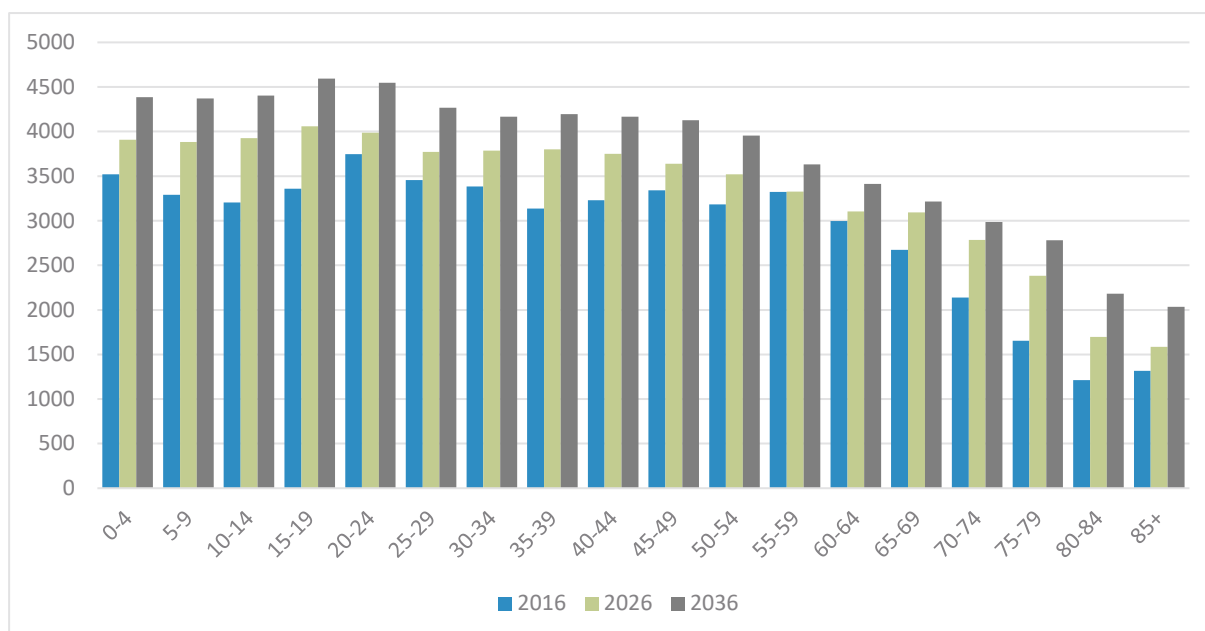
Source: Population and household forecasts, 2016 to 2036, prepared by .id (informed decisions), December 2021.

Population increases by five year age group are shown in Figure 4-33.

Population growth would be led by increases in the population of under 49s by around 20 per cent from 2016 to 2026, and around 12 per cent from 2026 to 2036. The exception is 20 to 29 year olds, which would experience increases of under 10 per cent from 2016 to 2026. It is anticipated that there would be stronger relative increases in older age groups. In particular, age groups over 70 are anticipated to increase by about 34 per cent from 2016 to 2026, and about 18 per cent from 2026 to 2036.

Despite the growth in older populations, the projections show that the dominant age groups will continue to be under 24s in the first instance, followed by 25 to 49 year olds. This suggests a need to increase housing stock geared towards older populations, while also maintaining a base that is suitable for families and younger lone person households.

**Figure 4-33: Forecast .id five year age group projections, Albury LGA (2016 to 2036)**



Source: Population and household forecasts, 2016 to 2036, prepared by .id (informed decisions), December 2021.

Projected growth in Albury's suburbs from 2016 to 2036 is shown in Table 4-8.

The strongest growth is anticipated to be in the Thurgoona Growth Area, with an additional 8,792 people. This would approximately double the population from 2016 to 2036. Glenroy-Hamilton would grow by about 1,900 people, or 50 per cent. Growth in these areas would likely be fuelled by greenfield development.

Slower growth is anticipated in the fringe of Central Albury's developed areas, such as South Albury (1.6 per cent) East Albury (2.2 per cent), and West Albury (3.2 per cent), which currently contain low density residential land uses. In contrast, the core areas of Central Albury and Lavington are anticipated to experience stronger growth (18.8 and 12.1 per cent respectively), potentially reflecting densification through infill development (e.g. apartments).

**Table 4-8: Projected population growth (2016 to 2036) for the Albury LGA by suburb\***

Local Area	2016	2026	2036	2016-2036 (No.)	Growth rate (%)
Albury	4,923	5,323	5,848	+925	18.8%
East Albury	6,300	6,440	6,438	+138	2.2%
Glenroy-Hamilton	3,916	5,027	5,825	+1,909	48.7%
Lavington	12,706	13,603	14,247	+1,541	12.1%
North Albury	6,170	6,467	6,684	+514	8.3%
Rural balance	1,872	2,030	2,209	+337	18.0%
South Albury	1,413	1,439	1,436	+23	1.6%
Springdale Heights	2,064	2,522	3,023	+959	46.5%
Thurgoona Growth Area	8,862	13,116	17,654	+8,792	99.2%
West Albury	3,939	4,037	4,065	+126	3.2%
Albury LGA	52,165	60,003	67,427	+15,262	29.3%

Source: Population and household forecasts, 2016 to 2036, prepared by .id (informed decisions), December 2021.

As shown in Table 4-9, Albury's residential population is projected to grow significantly over the period from 2016 to 2036, growing by approximately 3,700 to 4,000 per five year period. Household projections are derived from the projected population based on average household size and implied dwellings are derived from the average dwelling occupancy rate. The projections indicate that approximately 6,116 additional dwellings (+25.8 per cent) would be required by 2036 beyond 2016 supplies.

**Table 4-9: Comparison of population, household and dwelling projections (Forecast .id)**

Projection	2016	2021	2026	2031	2036	Change 2016-2036
Population	52,165	56,159	60,003	63,657	67,427	+15,262 (29.3%)
Households	21,847	23,384	24,888	26,361	27,835	+5,988 (27.4%)
Population in non private dwellings	1,060	1,176	1,286	1,366	1,476	+416 (39.2%)
Dwellings	23,691	25,236	26,757	28,282	29,807	+6,116 (25.8%)
Dwelling occupancy rate	92.22	92.66	93.01	93.21	93.38	

Source: Forecast .id (2017)

#### 4.5.3 Projected dwelling types

HillPDA has examined housing trends in the Albury LGA, using 2006, 2011 and 2016 Census data, as well as Council's Development Monitor and online development application (DA) register, and desktop research regarding dwelling delivery. The analysis of trends has been used to inform inputs and assumptions used in the HillPDA's Housing Model to project demand for housing in the LGA.

The HillPDA Housing Model projects housing demand by dwelling type. The projections are based on characteristics of occupied dwellings and the resident households to determine the proportional increase in dwelling types over time.

Ultimately, the type of housing that a household chooses will be influenced by individual preferences, available housing stock, and other factors such as costs and proximity to employment, social infrastructure and other demands.

Census data has shown a decrease in the absolute number of households living in medium (e.g. dual occupancy, townhouses and low rise apartment buildings) and high density dwellings (e.g. 3+ storey apartment buildings) from 2006 to 2016 (69 and 33 fewer households respectively and discussed further in section 5.1). This likely reflects a change in how existing dwellings are classified, rather than an actual loss in housing stock. In order to compensate for this, trends in the construction of housing gathered by Council's Development Monitor and DA tracking system has been examined to determine the potential housing types that would be delivered in the future.

As Council's Development Monitor does not specifically identify high density development, an assumption has been made that, on average, approximately a third of multi dwelling units could be described as high density. The Forecast .id projections for the Albury LGA in Table 4-9 have been used as a base for understanding the estimated population growth to 2036.

Two scenarios have been prepared to understand the potential implications of a different dwelling mix than that anticipated by the Forecast .id projection:

- Scenario 1: Housing trends continue as per the 5 year average, with approximately 75 per cent of new dwellings being separate houses, 21 per cent being medium density and 4 per cent being high density during the period.
- Scenario 2: As above, with housing gradually trending towards 60 per cent separate houses, 25 per cent medium density and 15 per cent high density during the period.

The second scenario reflects a housing outcome where infill development in and around the Albury and Lavington CBDs becomes more popular, and with medium and higher density outcomes achieved as part of centre development in the Thurgoona Wirlinga Precinct (discussed further in section 5.10). Each scenario uses the population projections by profile .id as a baseline, with similar populations in non private dwellings. As the dwelling mix associated with each scenario is different, projected dwellings would also change (e.g. apartments tend to have smaller households). This results in dwelling range that is different than that identified in the forecast .id projection.

The projected dwelling demand from these scenarios is indicated in Table 4-10 and Table 4-11. The tables show the additional population and dwellings associated with each five year period from 2016 to 2036.

**Table 4-10: Additional dwelling estimates, by five year period year, by housing type (Scenario 1)**

5 year period	Population	Separate house	Medium density	High density	Dwellings
2021	3,994	1,270	356	68	1,693
2026	3,904	1,223	342	65	1,631
2031	3,885	1,170	328	62	1,560
2036	3,901	1,199	336	64	1,598
Change	15,684	4,861	1,361	259	6,482

Source: HillPDA 2021, Forecast .id

**Table 4-11: Additional dwelling estimates, by five year period year, by housing type (Scenario 2)**

5 year period	Population	Separate house	Medium density	High density	Dwellings
2021	3,994	1,270	356	68	1,693
2026	3,904	1,167	367	133	1,667
2031	3,885	1,061	375	196	1,632
2036	3,901	1,027	428	257	1,711
Change	15,684	4,525	1,526	654	6,704

Source: HillPDA 2021, Forecast .id

The scenarios result in the following dwelling demand ranges:

**Table 4-12: Additional dwelling estimate ranges (Scenario 1 and 2), by five year period year, by housing type**

5 year period	Separate house	Medium density	High density	Dwellings
2021	1,270	356	68	1,693
2026	1,167 to 1,223	342 to 367	65 to 133	1,631 to 1,667
2031	1,061 to 1,170	328 to 375	62 to 196	1,560 to 1,632
2036	1,027 to 1,199	336 to 428	64 to 257	1,598 to 1,711
Change	4,525 to 4,861	1,361 to 1,526	259 to 654	6,482 to 6,704

As discussed in section 2.2, the bulk of housing growth capacity is in the Thurgoona Wirlinga Growth Area, and via infill development potential in the established areas of the Albury LGA. Therefore, it is reasonable to assume that under existing policy settings, as shown in Scenario 1, housing growth will continue to be driven by the delivery of separate houses in greenfield areas, with potential for higher density options in established areas. Medium density development may be opportunistic as separate houses are converted into townhouses or similar development.

Scenario 2 shows the impacts of implementing policies and market outcomes that encourage development in the established areas of the Albury LGA and centres in Thurgoona, as envisaged by the Thurgoona Wirlinga Precinct Structure Plan. In that scenario, overall dwellings will increase, responding the popularity of smaller dwellings that house fewer people.

## 4.6 What does it mean?

The above sections have explored a broad range of indicators for housing demand. Some key findings are:

- In 2017, Forecast .id projected that by 2036 Albury will need an additional 6,116 dwellings to accommodate the projected population. This will equate to an additional 300 or so dwellings per annum. By comparison, between the 2011 and 2016 Census there were about 370 dwellings per annum completed in Albury LGA. Continued forward planning is needed to prepare for this growth in housing, which is already advancing.
- Alternate growth scenarios are presented based on promoting development in established areas. These scenarios result in additional dwellings compared with what is currently forecast. The outcomes are dwelling delivery of between 320 and 335 per annum, in line with recent dwelling delivery.
- Strong in-migration from surrounding LGAs is contributing to population growth. This is expected to continue as Albury offers an attractive lifestyle and good access to a range of services and facilities, making it an attractive place for people to retire to or move to if looking for work.
- The current supply of seniors housing is in high demand and has a low level of vacancy. This is likely to be exacerbated as the proportion of Albury's population in older age groups continues to increase.
- The population age groups over the age of 60 are the fastest growing in Albury LGA, signalling a need for more dwellings that are suited to older people. This includes smaller, low-maintenance dwellings located close to services and facilities. It appears that many older people enjoy locating in the older style dwellings nearby the CBD. Increased housing that is sympathetic to the character and heritage value of the older suburbs is likely to be highly sought after. After 2030, the proportion of the population aged 85 and over is likely to increase significantly, signalling a need for more seniors housing offering a higher levels of care and support.
- The most common household type in Albury LGA is lone person households. This is relatively unusual and to some extent reflects the large older population. This suggests that Albury should have a supply of smaller dwellings to avoid households having to pay for dwellings that are larger than they need. It is acknowledged that some lone person households will be happy to have a larger dwelling, to take advantage of an extra bedroom for guests or as a study. But for those on lower incomes this can be an unnecessary expense, potentially adding to financial stress and hardship.
- The median personal weekly income in the Albury LGA has increased by \$190 (approximately \$10,000 year) from 2006 to 2016, though the 2016 median personal and median household incomes in the Albury were amongst the lowest of the comparison cities.
- Concentrations of socio economic disadvantage can be seen surrounding the urban core of Lavington displaying the most significant levels of disadvantage, with pockets of disadvantage also in West Albury and South Albury. Thurgoona and Glenroy both were areas of mostly average levels of advantage and disadvantage, with the rural living areas typically being amongst the most advantaged, nationally. Housing needs are likely to be greatest in areas of high socio economic disadvantage.
- Like many other parts of Australia, Albury's ATSI population is particularly disadvantaged with a significantly higher proportion living in dwellings that are rented from a government authority. ATSI households have substantially lower household incomes but are paying similar housing costs to non ATSI households, contribution to housing and financial stress. There is also evidence of higher levels of overcrowding in ATSI households, which is in part likely to be related to most ATSI household being larger than average and many being multiple family households.

# HOUSING SUPPLY



## 5.0 HOUSING SUPPLY

This chapter considers the housing supply of the Albury LGA. It focuses on an analysis of Albury LGA's housing stock, informing an understanding of how the housing stock addresses current needs and its position to address the needs of future communities. This includes an analysis of changes to the Albury LGA's:

- Housing typology, such as separate houses, medium density and high density options
- Dwelling size and suitability
- Tenure arrangements
- Rental vacancy rates
- Recent dwelling construction and planned housing growth.

Key indicators have been benchmarked against comparable regional cities in south eastern Australia. The benchmarking cities were selected in consultation with AlburyCity to provide an assessment of how Albury LGA is tracking compared to other regional cities.

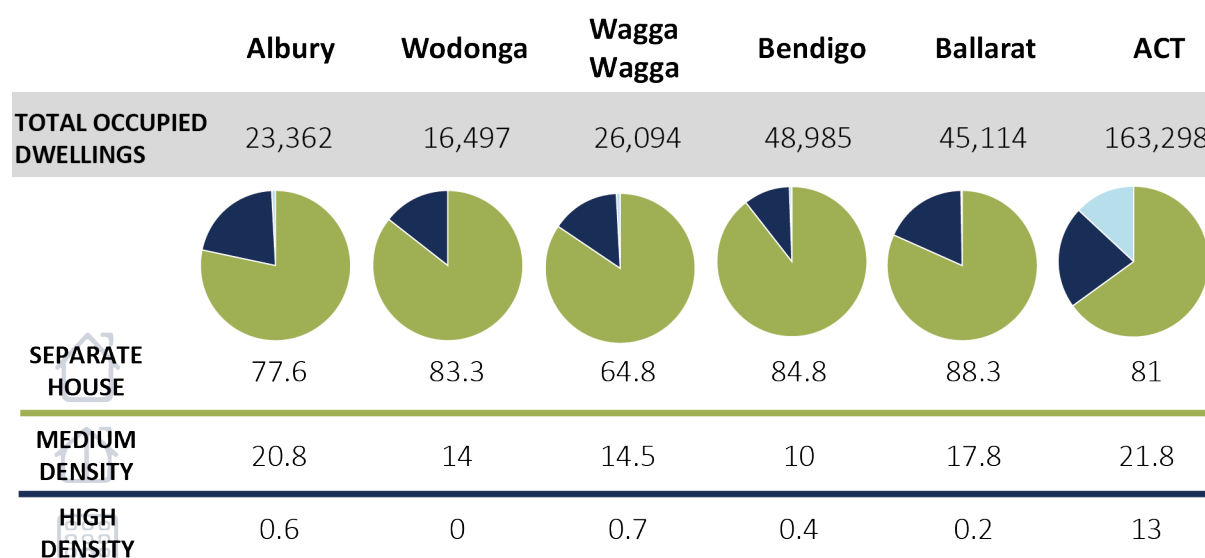
### 5.1 Housing type

This section examines the type of housing available in the Albury LGA, dividing housing into the following groups:

- Separate house: Free standing house on its own lot
- Medium density: Dual occupancies, villas, townhouses and apartment buildings under 3 stories
- High density: Apartment buildings over 3 stories.

At the 2016 Census, there were approximately 23,362 private dwellings across the Albury LGA. This is an increase of approximately 1,846 dwellings from the 2011 Census, or about 370 dwellings per year. Figure 5-1 compares Albury LGA's dwelling distribution as of the 2016 Census to comparison cities. Albury LGA had a significantly higher proportion of medium density dwellings than all other comparison cities. High density dwellings were similar to comparison cities, with the exception of the ACT, which includes a substantial proportion of apartments, and Wodonga, which was not recorded as having any apartments.

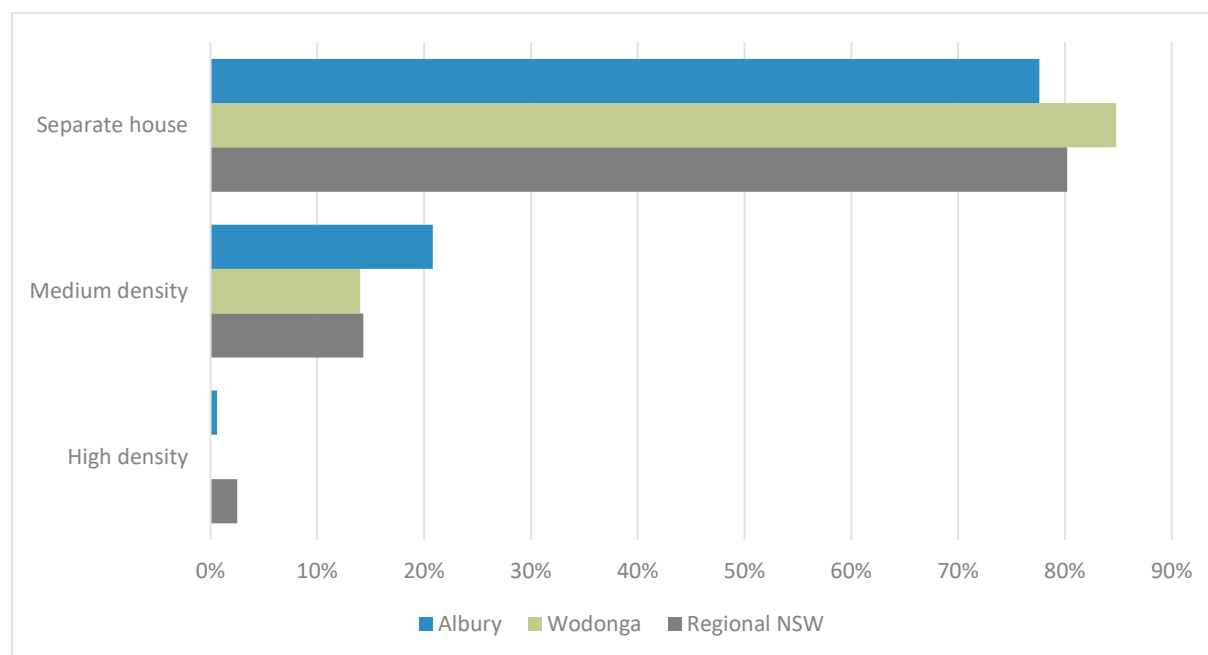
Figure 5-1: Dwelling comparisons, Albury LGA and comparison cities, 2016



Source: Australian Bureau of Statistics, Census of Population and Housing 2011 and 2016.  
Compiled and presented by .id (informed decisions).

As of 2016, approximately 18,127 of Albury's dwellings were separate houses, 4,854 were medium density (e.g. dual occupancies, townhouses and low rise apartments) and 150 were high density (e.g. apartment buildings of three or more stories). Figure 5-2 compares the types of private dwellings with the Wodonga LGA the Regional NSW average. This reveals that Albury has a higher representation of medium density dwellings than either of the two comparator areas. While the 150 high density dwellings were a relatively low proportion of overall housing stock, they represent a market segment that is not otherwise available locally, with Wodonga not offering any as of the 2016 Census.

**Figure 5-2: Private dwelling structure, comparison with Regional NSW and Wodonga**



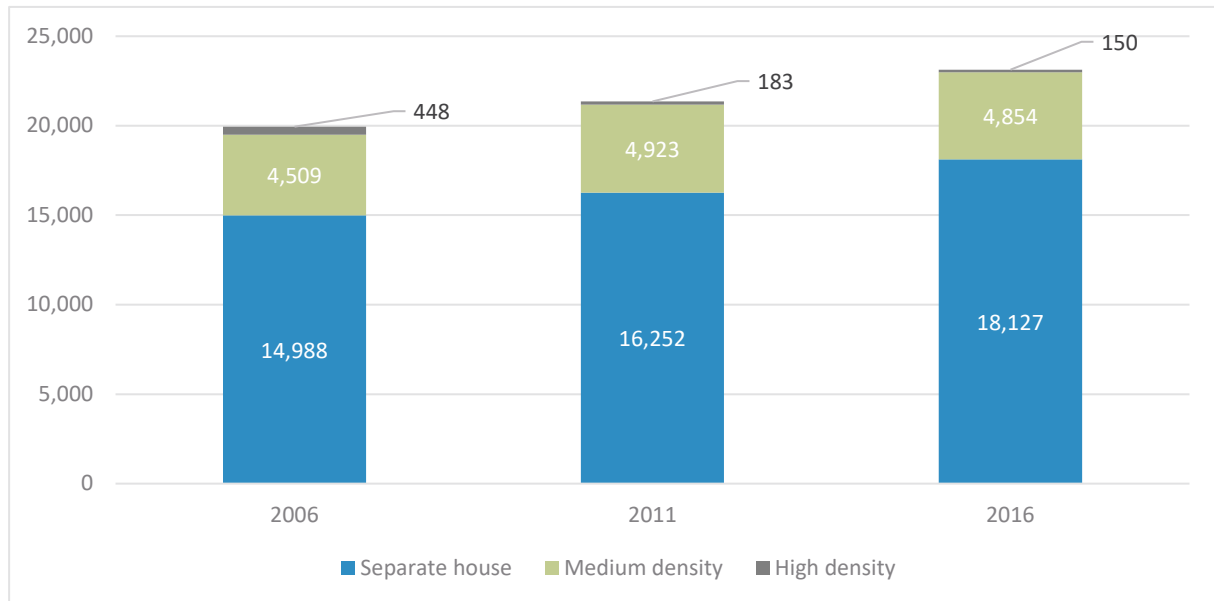
Source: Australian Bureau of Statistics, Census of Population and Housing 2016.  
Compiled and presented by .id (informed decisions).

Between the 2006 and 2016 Census there were the following changes in the number of dwellings:

- High density: 298 fewer dwellings
- Medium density: 345 more dwellings
- Separate houses: 3,139 more dwellings.

It is considered unlikely that the decrease in high density dwellings represents apartments being demolished. Instead, it likely represents a statistical reclassification of high and medium density dwellings at more recent Census collections.

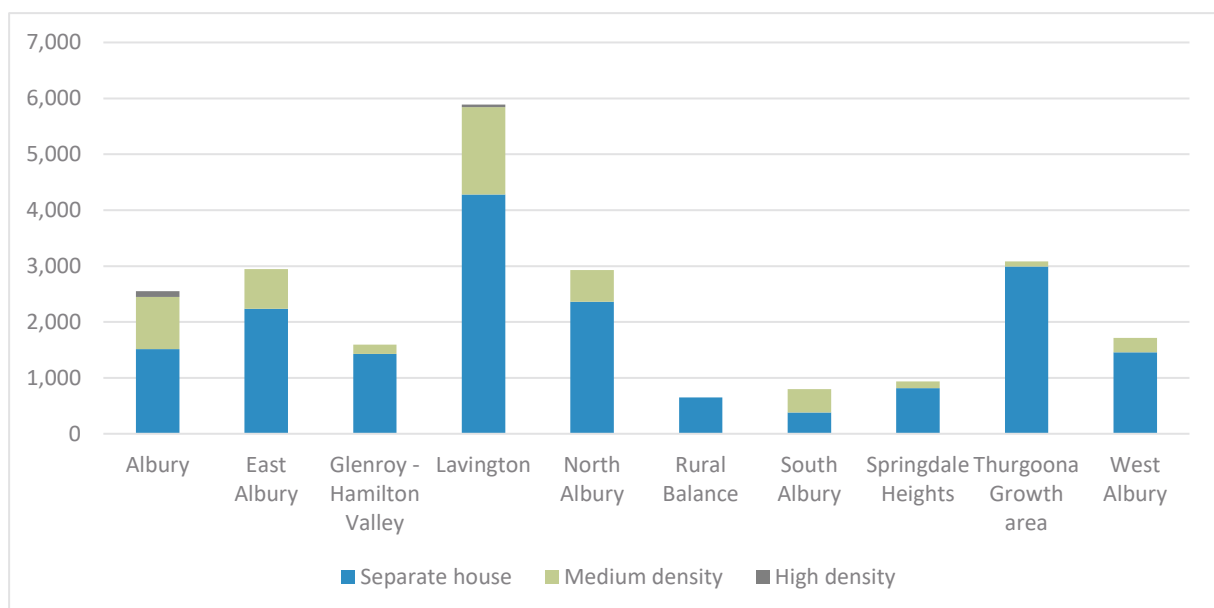
The representation of dwelling types over time is shown in Figure 5-3. Medium and high density dwellings have largely stayed constant over the period, making up around 5,000 dwellings. Overall dwelling growth has been driven by increases in separate houses. This growth pattern is anticipated given the focus for new housing in Albury's greenfield areas, where separate houses are most common. However, it does represent potential missed opportunities to include a diversity of housing types in these developing areas and a relatively low densification of the established urban areas of Albury. This is important when considered in the context of the high proportion of lone person households in the LGA.

**Figure 5-3: Dwelling types in Albury LGA, 2006 to 2016**

Source: Australian Bureau of Statistics, Census of Population and Housing 2006, 2011 and 2016.  
Compiled and presented by .id (informed decisions).

The distribution of housing stock across Albury LGA's suburbs is shown in Figure 5-4. As shown in the figure, the suburb with the most dwellings was Lavington, with a total of approximately 5,891 dwellings, or about a quarter of the total housing stock in the Albury LGA. It also had the highest number of medium density dwellings (1,560). While the suburb of Albury had one of the lowest total number of dwellings, it had the highest proportion of medium density dwellings (52.3 per cent). High density dwellings were primarily in the suburb of Albury (104 dwellings), with the remainder in Lavington (49 dwellings).

Overall, these findings correlate with the location of Albury LGA's main CBDs in Albury and Lavington, where higher density developments would have greater access to activities and services.

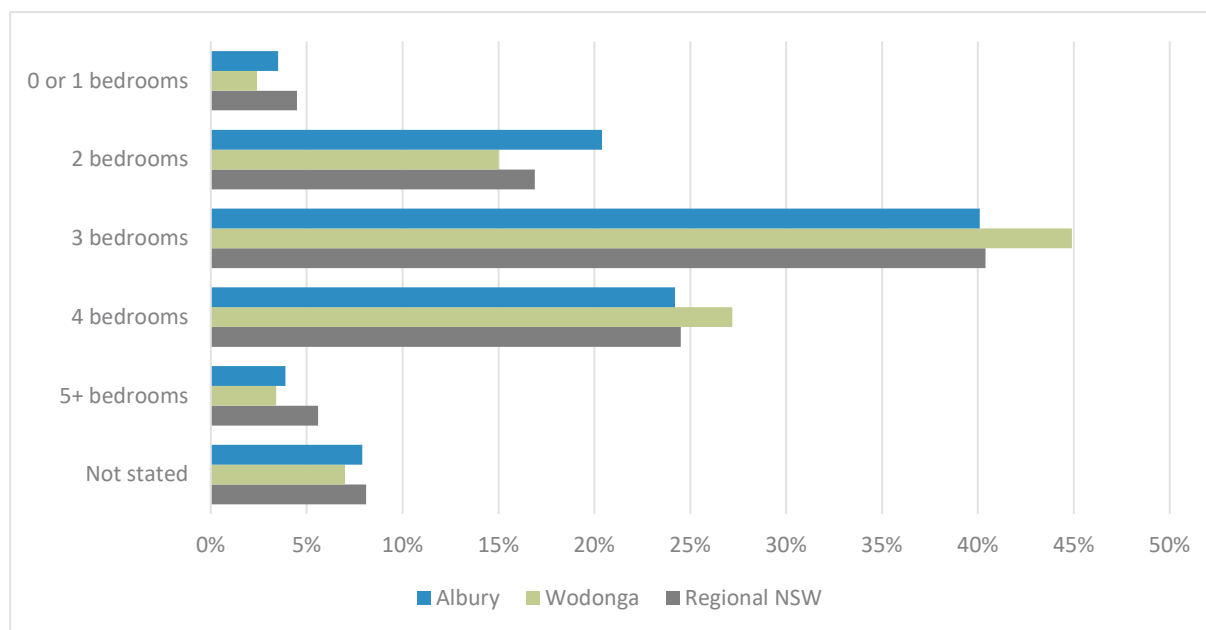
**Figure 5-4: Dwelling types in Albury LGA suburbs, 2006 to 2016**

Source: Australian Bureau of Statistics, Census of Population and Housing 2016.  
Compiled and presented by .id (informed decisions).

## 5.2 Housing size

The figure below compares dwellings based on the number of bedrooms they have. Dwellings with three bedrooms are the highest in proportion in the Albury LGA closely followed by four-bedroom dwellings. This is largely consistent with Regional NSW. However, 2 bedroom dwellings are more common in Albury LGA than in Regional NSW. In comparison, Wodonga LGA has slightly higher proportions of three and four bedroom dwellings compared to Albury LGA and lower proportions of all other dwelling sizes.

**Figure 5-5: Number of bedrooms**



Source: Australian Bureau of Statistics, Census of Population and Housing 2006, 2011 and 2016.  
Compiled and presented by .id (informed decisions).

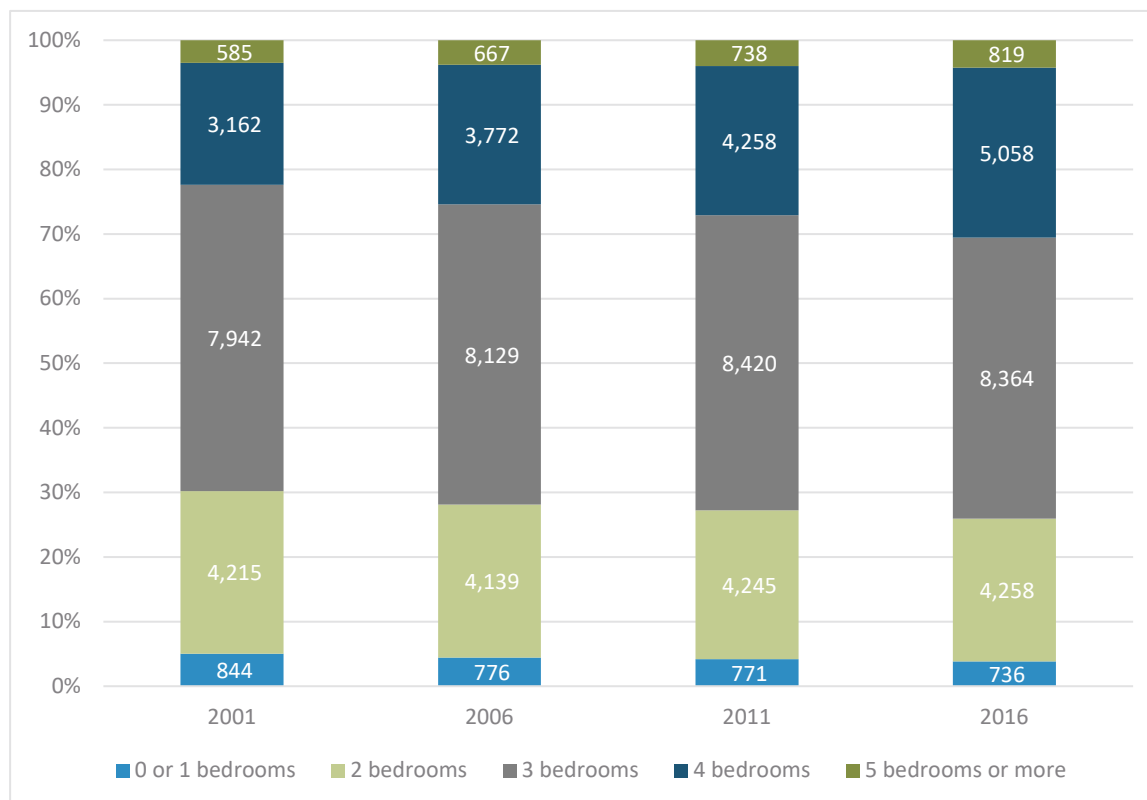
The large representation of two bedroom dwellings in Albury LGA (compared to Wodonga and Regional NSW) is likely to be in response to the large proportion of lone person households in the LGA. These dwellings would also be suited to couples without children (see section 4.2.1). As noted in that section, there may be further unmet demand for smaller more affordable dwellings, such as single bedroom dwellings with work and private recreation spaces in addition to a single bedroom. This is discussed further in the next section, which compares household and dwelling sizes.

The change in the Albury LGA housing stock, by number of bedrooms per dwelling, is shown in Figure 5-6. The figure shows the change of proportion of each size dwelling along with the total number of dwellings in each category. From 2001 to 2016, only zero and one bedroom dwellings experienced an actual and proportional decline, reducing from 844 to 736 dwellings. All other dwelling sizes increased, noting that approximately 50 net three bedroom dwellings were lost from 2011 to 2016.<sup>32</sup>

The considerable increase in four bedroom dwellings during the 2001 period (1,896 dwellings or 60 per cent increase) outpaces every other dwelling size. This appears to be a mismatch with the household size trends noted in section 4.2.2, potentially resulting in larger dwellings than needed by the population.

<sup>32</sup> This may be due to some three bedroom dwellings not being occupied during the period.

**Figure 5-6: Change in number of bedrooms over time, Albury LGA, 2001 to 2016**



Source: Australian Bureau of Statistics, Census of Population and Housing 2006, 2011 and 2016.  
Compiled and presented by .id (informed decisions).

### 5.3 Housing suitability

The ABS produces ‘housing suitability’ data that relates to the number of residents, their relationships and the number of bedrooms in a dwelling. This data provides a general estimate of how many spare bedrooms are present, or how many extra bedrooms are required in a dwelling. The data provides a metric for understanding overcrowding and underoccupancy. The data is derived using the following assumptions.

- There should be no more than two persons per bedroom
- Children less than five years of age of different sexes may reasonably share a bedroom
- Children less than 18 years of age and of the same sex may reasonably share a bedroom
- Single household members 18 years and over should have a separate bedroom, as should parents or couples
- A lone person household may reasonably occupy a bed sitter or one-bedroom dwelling.

A summary of the housing suitability findings for the Albury LGA is shown in Figure 5-7.

Approximately 17,881 (90.5 per cent of dwellings classified) dwellings in the Albury LGA have an appropriate number of bedrooms or more bedrooms than needed.

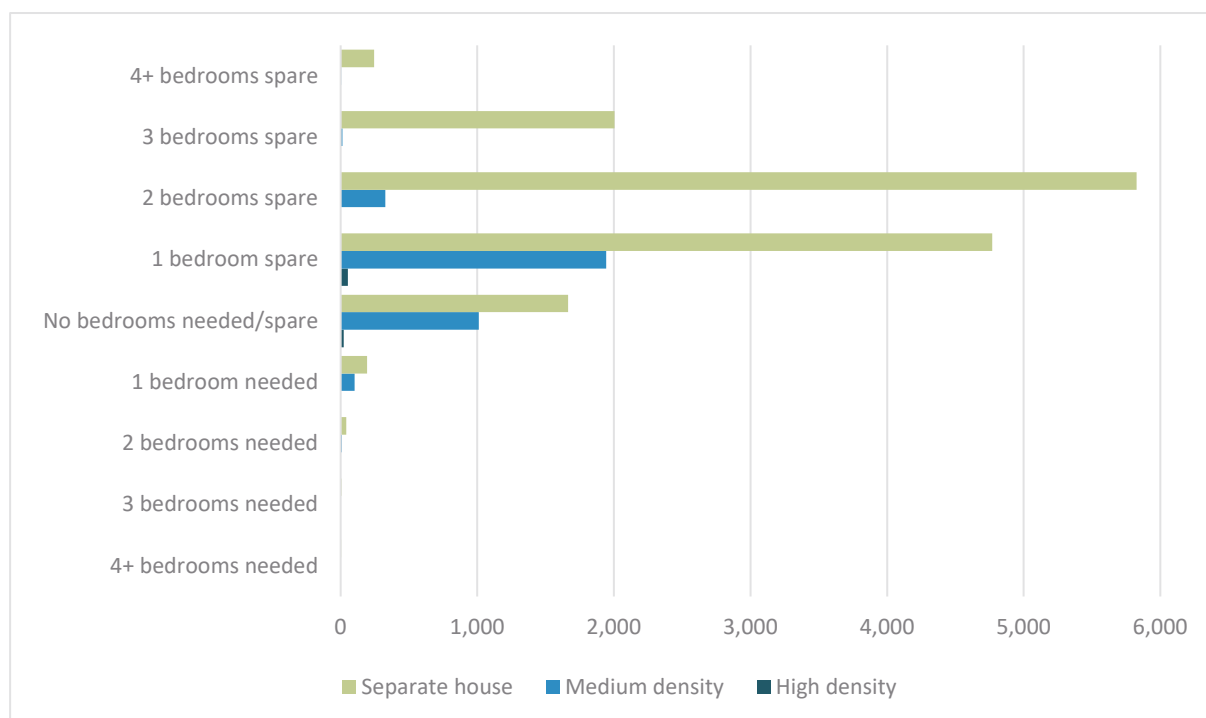
About 57 dwellings (0.3 per cent of dwellings classified) are identified as needing two or more bedrooms, typically being separate houses. These households will be living in very overcrowded conditions. While this is not a statistically significant number of households, it will likely be a very serious situation for those households in this category. The higher incidence of overcrowding in ATSI households was highlighted in section 4.4.1.

Approximately 8,416 dwellings (46.2 per cent of dwellings classified) are identified as having two or more spare bedrooms, of which 8,075 are separate houses (54.7 per cent of separate houses). This may be occurring because

some households are planning to expand in the future, such as couple households that are intending to grow a family and have acquired their dwelling to allow for this. It may also represent the relative affluence of some sectors of the population who can afford a dwelling that is larger than needed. Some households will seek dwellings with a spare bedroom for household flexibility (e.g. home offices or accommodating visit relatives).

Medium density dwellings are most likely to have an appropriate number of bedrooms or have one spare bedroom. This suggests that smaller households, that are seeking more affordable accommodation, are finding that medium density dwellings meet their requirements.

**Figure 5-7: Housing suitability**



Source: Census 2016, Tablebuilder

Overall, there is a clear mismatch between housing size and households needs, with most households having surplus bedrooms. Some factors that may contribute to this mismatch are:

- A lack of housing stock that is suited to smaller households of one or two people, forcing people to move into a dwelling that is larger than they need
- A significant number of empty nesters, or households that no longer require a large dwelling because their children have moved out of home, but they choose to stay in their dwelling rather than downsizing
- Couple households that are intending to grow a family and have acquired a larger dwelling in advance to allow for this
- Households that build their own homes as a house and land package or similar build larger than their household would need, for financial opportunity or other incentive
- Investors and developers build a disproportionate number of larger dwellings than are demanded because they are seeking to maximise floorspace and financial returns.

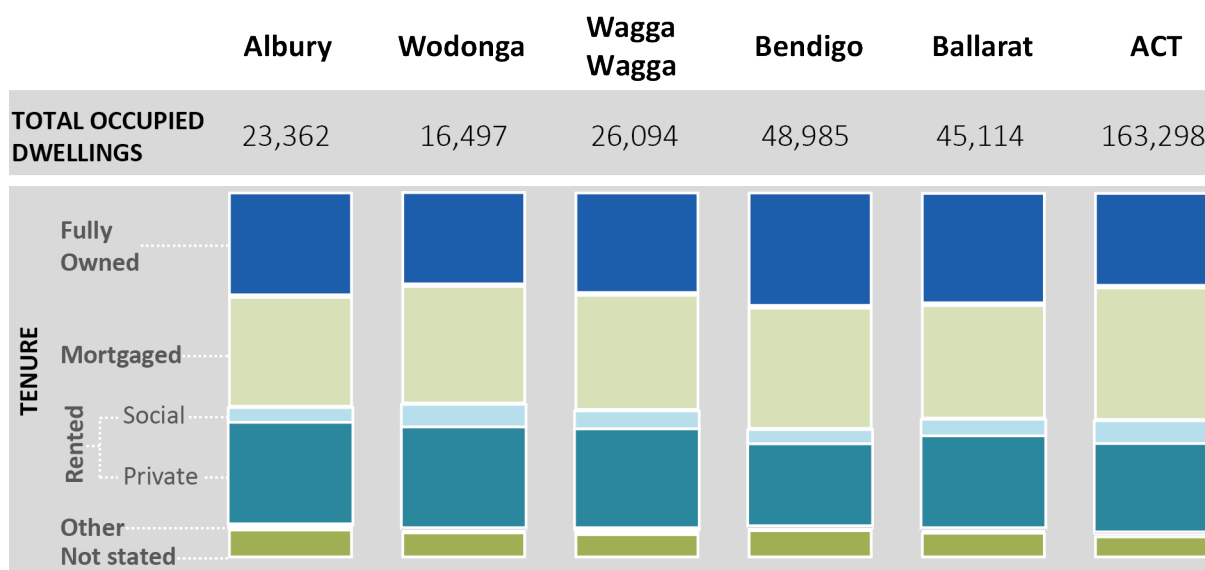
In reality it is likely to be a combination of the above factors that are contributing to this situation along with the relative affordability of housing in Albury LGA for many. In comparison, in those parts of the state where housing costs are higher and incomes are comparatively lower there is less of a mismatch.



## 5.4 Housing tenure

Housing tenure refers to an arrangement that gives a person a legal right to live in a dwelling. This may be ownership (full ownership or mortgage), rental (private market or social), or other tenures, such as life tenure. The tenure types of Albury and comparator areas are shown in Figure 5-8. As shown in the figure, home ownership is the dominant type of tenure across all comparators. The rate of private rental was higher in Wodonga than other areas, and social rental housing was notably more prevalent in the ACT and Wodonga.

Figure 5-8: Housing tenure, Albury LGA and comparators, 2016



Source: Australian Bureau of Statistics, Census of Population and Housing 2016.  
Compiled and presented by .id (informed decisions).

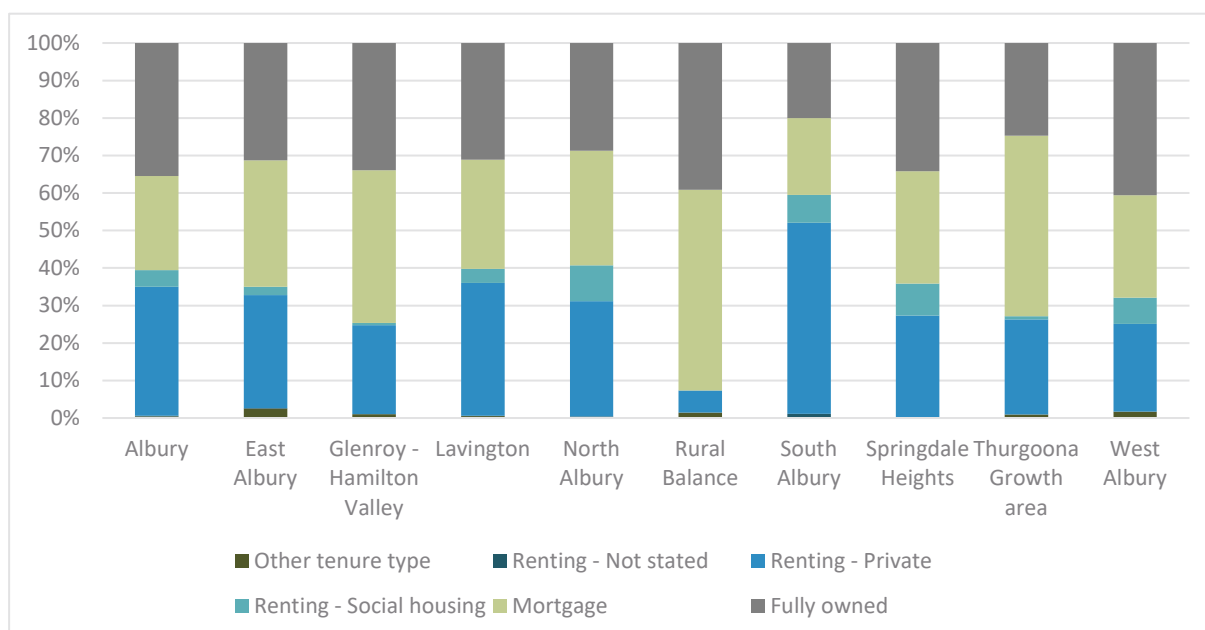
Figure 5-9 categorises the proportion of households under different housing tenure types as of the 2016 Census. For reference, social rental housing includes housing rented from a government, community, co-operative or church organisation.

The most common form of housing tenure was households with a mortgage, closely followed by full home ownership and private rentals. Albury households were more likely to be renting their home than Regional NSW households more generally (27.7 vs 21.6 per cent) and less likely to fully own their home (28.5 vs 35.5 per cent). Compared to Wodonga, Albury had fewer households with a mortgage and more fully owned homes. This may be reflective of higher relative rates of new home development, which would require a mortgage to purchase. Private rentals are similar.

**Figure 5-9: Housing tenure, Albury LGA, 2016**


Source: Australian Bureau of Statistics, Census of Population and Housing 2016.  
Compiled and presented by .id (informed decisions).

Local patterns of housing tenure are shown in Figure 5-10. Home ownership (either fully owned or mortgaged), formed 59 per cent or more of housing tenure for every area, except for South Albury, where it accounted for 40.5 per cent (private rentals are the majority there, at 51 per cent). Private rentals formed the bulk of the remainder of housing tenure of each area. Quantity of social housing rentals varied, with North Albury, Lavington and West Albury having the largest amount of social housing stock (219, 188 and 100 units, respectively). The major outlier was the 'Rural balance' area, where over 90 per cent of housing tenures were ownership and no social housing rentals were identified.

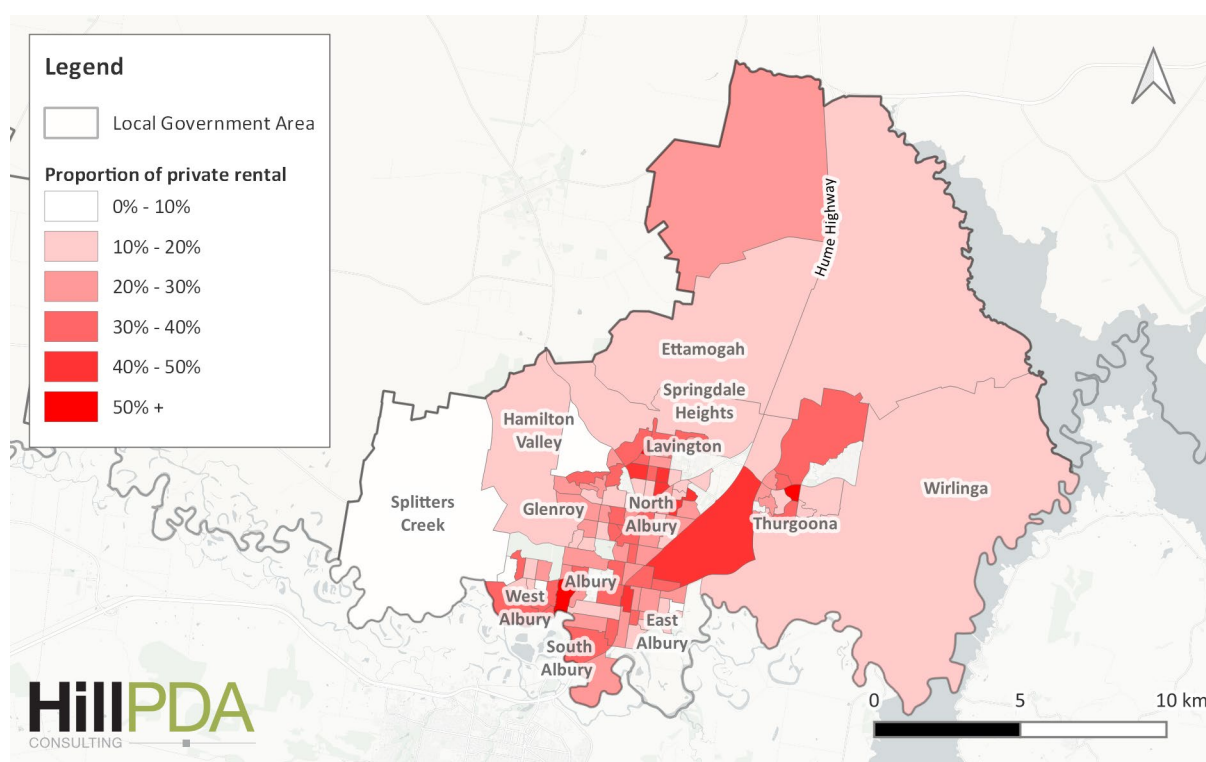
**Figure 5-10: Housing tenure, Albury LGA local areas, 2016**


Source: Australian Bureau of Statistics, Census of Population and Housing 2016.  
Compiled and presented by .id (informed decisions).

Rates of private rentals across Albury LGA are shown in Figure 5-11. Private rentals were most common in northern Lavington around the Albury CBD and southern Albury, and less common in more recent land release areas of Springdale Heights and Thurgoona. Mortgage holders were most common around western Lavington, Springdale Heights, Hamilton Valley and Thurgoona, and are less common in the Lavington and Albury CBDs and areas in between.

Aboriginal and Torres Strait Islander households were significantly more likely to be renting their homes, with 39.3 per cent of households privately renting and 24.3 per cent renting public housing or housing associated with a co-operative, community or church group. These households were also less likely to own their homes (8.5 per cent) or have a mortgage (21.3 per cent).

**Figure 5-11: Rates of private rental, Albury LGA 2016**



Source: Australian Bureau of Statistics, Census of Population and Housing, 2016 (Usual residence data).

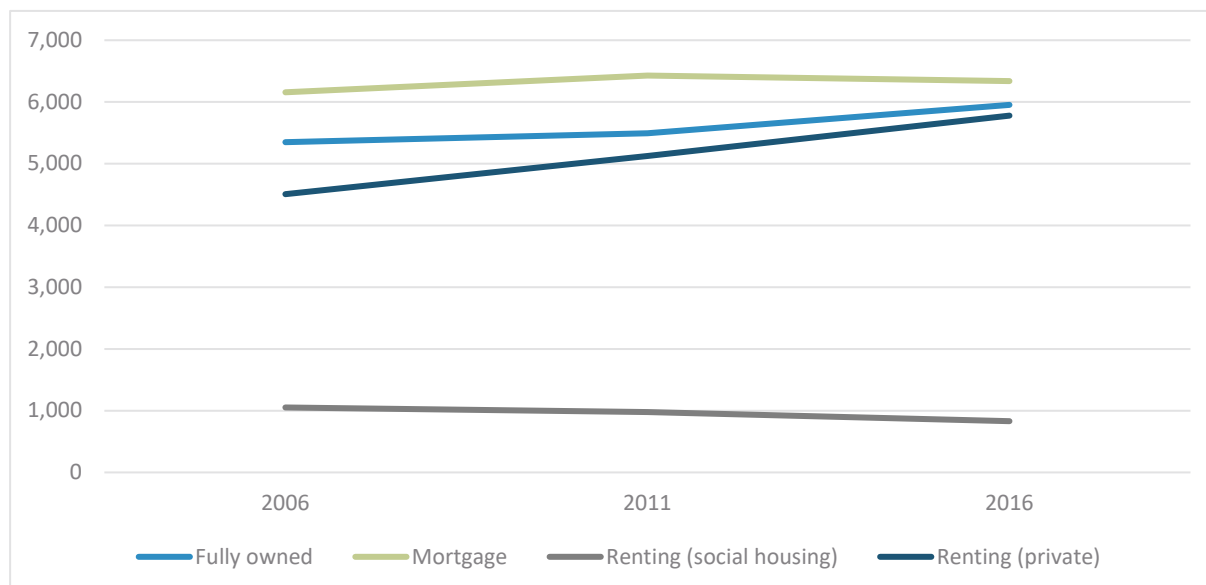
Compiled and presented in atlas.id by .id (informed decisions)

Changes in the number of households with full ownership, mortgages and rental (social and private) tenures are shown in Figure 5-12. Private rentals and home ownership tenures rose by approximately 1,272 and 604 respectively, while mortgage tenures generally remained stable at an additional 182 households. Over the period, mortgage tenures reduced as a proportion overall, while renting tenures increased. The difference was approximately 3 per cent for each change. While the same trend has been seen in NSW and Australia, the changes are generally around 1 per cent.

Given the growth that has occurred, the lack of growth in mortgage tenures suggests that first time home owners may be being forced out of the market by rising house prices. This is considered further in section 6.1.

Importantly, social housing rental dwellings have declined in the period by approximately 222 dwellings. This was the only tenure to experience a reduction in overall dwellings. Additional research is required to confirm this finding. Social housing is discussed further in section 6.3.

Figure 5-12: Changes in housing tenure (2006 to 2016)



Source: 2016 Census and Profile .id

Other topics related to affordability, such as housing cost, housing stress and social housing more generally are discussed in Chapter 6.

## 5.5 Rental vacancies

A review of rental bonds shows that there has been a steady decrease in the number of new bonds issued, though the total number of bonds have continued to increase.

Residential rental vacancy rates are reported on by the Real Estate Institute of NSW (REINSW). Vacancy rates in Albury for June from 2016 to 2021 are shown in Table 5-1, with the Riverina and Murrumbidgee regions provided for comparison. Vacancy rates across the regions have dropped dramatically from 2018 onward.

In March 2019, the vacancy rate for Albury LGA dipped to below 0.8 per cent, recovering later in 2019.<sup>33</sup> However, sub-1 per cent vacancy rates appear to have become more entrenched since mid 2020.<sup>34,35</sup> This vacancy rate is low and reflects a lack of supply on the private rental market. This situation is not unusual at the current time as the COVID-19 pandemic has contributed to increased migration from the major urban centres to regional cities, placing increased demand on the rental market.<sup>36</sup> All other Regional NSW areas reported vacancy rates below 1 per cent with the exception of Murrumbidgee, New England and Orana reporting vacancy rates above 1 per cent.

Table 5-1: Rental vacancy rates for the month of June, 2016 to 2021

	2016	2017	2018	2019	2020	2021
Albury	4.3	3.1	1.4	1.6	0.6	0.7
Riverina	3.0	2.5	3.1	1.6	1.2	0.7
Murrumbidgee	1.1	1.7	0.7	1.0	0.8	1.4

Source: REINSW vacancy rate reports, 2016 to 2021

<sup>33</sup> <https://www.reinsw.com.au/common/Uploaded%20files/Vacancy%20Rates/2020/REINSW-Vacancy-Rate-Result-December-2019.pdf>

<sup>34</sup> <https://www.reinsw.com.au/common/Uploaded%20files/Vacancy%20Rates/2020/REINSW-Vacancy-Rate-Result-December-2020.pdf>

<sup>35</sup> [https://www.reinsw.com.au/Web/Members/Property\\_data/Vacancy\\_Rates\\_Survey.aspx](https://www.reinsw.com.au/Web/Members/Property_data/Vacancy_Rates_Survey.aspx) (accessed January 2022)

<sup>36</sup> [https://sqmresearch.com.au/17\\_08\\_21\\_National%20Vacancy%20Rate%20August%202021\\_FINAL.pdf](https://sqmresearch.com.au/17_08_21_National%20Vacancy%20Rate%20August%202021_FINAL.pdf)

A rental vacancy rate similar to pre-2018 conditions 3 or 4 percent would allow for more competition and choice for renters, potentially reducing rents while also allowing renters more ability to choose a housing type that best suits their needs.

Additional research has been undertaken to understand the rental vacancy market currently. This includes reviewing properties for rent on domain.com.au on 11 January 2022, with outcomes presented in Table 5-2. The search was filtered using Domain's 'Greater Albury area' search term. Listings have been sorted to broadly align with profile .id's definition of low density (separate house), medium density (townhouses, dual occupancies and villas), and high density (apartments). A total of 90 dwellings were identified via the search.

The review showed that the rental market was strongly represented by low density dwellings (59 of 90 total dwellings or 65.5 per cent), with 60 per cent of all listings being for a separate house with three or more bedrooms. Medium density dwellings made up most of the remainder (27 dwellings or 30 per cent), with 22 of those being two bedrooms. These listings, though representative of a single point in time, are somewhat more skewed towards medium density than the overall market (20.8 per cent of Albury LGA dwellings were medium density in 2016). Given the small numbers of high density dwellings identified, the comparison against the Albury LGA average is less significant.

**Table 5-2: Distribution of properties for rent on domain.com.au in Albury (as at 11 January, 2022)**

For rent	Low density	Medium density	High density	Total
1 bedroom / studio	nil	2	1	3
2 bedroom	4	22	2	28
3 bedroom	30	2	1	33
4+ bedroom	25	1	nil	26
<b>Total</b>	<b>59</b>	<b>27</b>	<b>4</b>	<b>90</b>

Source: domain.com.au, 2022

Based on a review of individual listings, it appeared that most medium density properties are located in areas such as Lavington and North Albury, and typically aged stock of mixed quality. Larger medium density properties were typically located in newer development areas such as Thurgoona and positioned as luxury offerings. Older style medium density properties were also the most affordable, in the low to mid \$200s per week to rent. Many of these are located in areas such as Lavington and North Albury, with prices rising nearer to the centre of Albury.

Three bedroom properties available for rent were located throughout Albury, with many in Lavington and North Albury, and some in Thurgoona, with prices ranging from \$350-\$500 per week. Most properties were older style developments, especially in areas such as Lavington and North Albury.

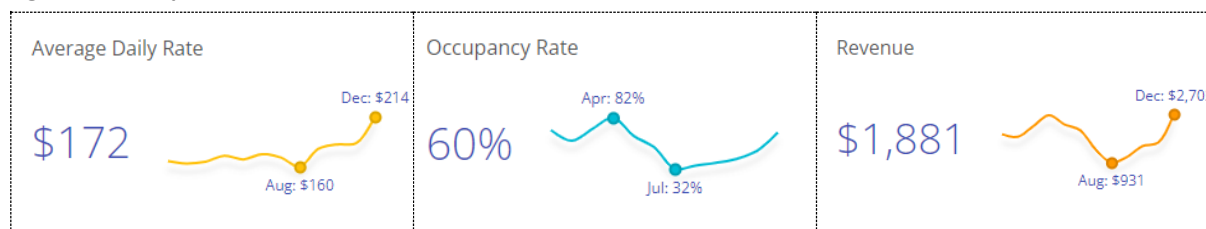
Most four bedroom houses were newer stock located in Thurgoona and North Albury, with some in Albury. Rental prices typically ranged from \$400-\$550 per week, though rural properties displayed a wide variety of rates. They were typically newer developments, or were luxurious or heritage properties, making them less affordable to some parts of the market.

Overall, low cost rental accommodation in Albury LGA was found to be very limited.

## 5.6 Short term rental accommodation

Albury LGA has a significant stock of short term rental accommodation with 183 properties listed on AirBnB (as one example of short term rental) at December 2021. The vast majority of short term rental accommodation is detached housing with two or three bedrooms. Rental growth peaked in 2020 at over \$200 per night.

**Figure 5-13: Snapshot of the short term rental market**



Source: AirDNA cited at <https://www.airdna.co/vacation-rental-data/app/au/new-south-wales/albury/overview>

Nationally, there has been a movement of dwellings from the private rental market to short term accommodation such as AirBnB. This has been contributing to a tightening of the private rental market for permanent residents as some housing is being diverted to tourist and short term accommodation. In some regional centres, the short term rental market has been essential to meeting the demands of a mobile workforce, allowing regional cities to attract skilled workers for short periods. The strong AirBnB market suggests that these trends are present in Albury LGA.

## 5.7 Observations from real estate agents

Local real estate agents who were consulted reported the following:

### Price movements

- The low supply of properties available to purchase has decreased the length of time properties spend on the market, and exponentially increased the number of open house and auction attendees.
- Potential local sellers may be hesitant to sell as there are few replacement options in the market.
- Supply of labour and materials have potentially increased prices with:
  - Local builders having a twelve month waiting list for new customers.
  - The COVID-19 pandemic impacted availability of labour and trades.
  - Supply of key materials being challenging, with reports of a three month wait on timber.
- Wodonga may have a larger supply of vacant or underutilised land closer to the urban centre as compared to Albury, leading to stronger sales and more development opportunities there.
- REAs noted that some new estates are in the development pipeline in Thurgoona.
- There may not be adequate options for student housing – low rental vacancy rates mean sharehouses would be difficult to form, and landlords typically prefer families over sharehouses.
- Mid-rise high density buildings have begun to appear in Albury in recent years, with more likely to be delivered in the future.
- Retirees moving from larger rural properties into town are seeking low maintenance, luxurious properties. These are not generally part of the market.

### Location factors

- Thurgoona and the surrounding areas were identified as the key market by agents, for both new developments and those seeking to 'upgrade' to a larger or newer home. Multiple REAs suggested that Thurgoona would likely become the 'centre' of the area in the future.



- Existing urban areas such as Albury and Lavington were seen as constrained by existing development and less feasible for future development. Agents considered this was due to a lack of greenfield land availability and price constraints with regard to land consolidation.
- Existing urban areas are typically less desirable and drive lower prices due to older housing stock being less attractive and being seen as having higher running costs.
- North of Albury is a strong market for lifestyle blocks, investors, and land banking.

#### External factors and market trends

- Agents noted a ‘lifestyle change’ trend. This trend featured an increase in internal migration from cities, but also a step-change in potential buyers utilising search terms such as ‘outdoor area’, ‘pool’, and most importantly ‘home office’.
- Some agents noted that Development Applications and registration of titles have taken longer than anticipated, impacting on market availability.

### 5.8 Recent approvals

The development pipeline represents dwellings that have been approved but are not yet ready for occupation. This given an indication of short term increases in housing supply.

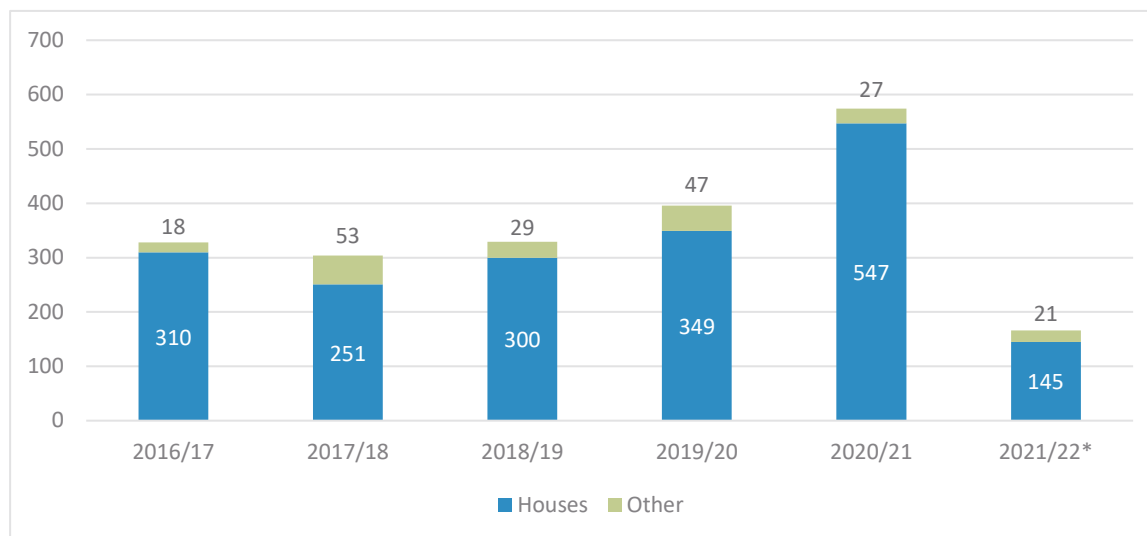
Analysis of the development pipeline offers a view as to how many dwellings may be delivered in the short to medium term. It also serves as an indicator for how many development approvals are converted into delivered dwellings, as projects may be put on hold after approval.

Dwelling approvals since 2016 have been considered to provide context for dwelling delivery patterns since the last Census. This context is useful for understanding how the Albury LGA has developed in greenfield and established areas. Dwelling approvals from July 2016 to November 2022, as reported to the ABS, are shown in Figure 5-14. For the purposes of this data, approvals are categorised by separate houses and all other dwellings. This results in the bundling of apartments, townhouses, dual occupancies and other non-separated house dwelling types.

The data shows an increasing interest in separate house construction, likely focusing on greenfield development. This interest appears to have increased in recent years, more than doubling from the 2017/18 financial year to the 2020/21 financial year. The 56 per cent increase from the 2019/20 financial year to the 2020/21 broadly aligns with the NSW Government’s HomeBuilder grant program, which provided grants of \$15,000 and \$25,000 for building a new home, substantially renovating an existing home or buying an off the plan home. The program operated from June 2020 to March 2021.<sup>37</sup> Other factors may have included increase lot production by developers and general increased market interest.

Other development includes both medium and high density options. The approval of between around 20 and 50 shows that there continues to be an interest in delivery of medium and high density dwellings. A significant portion of these dwellings are likely to be infill development, either as redevelopment of a separate house as a dual occupancy, or a large apartment building. Additional context is provided in the next section regarding construction approvals.

<sup>37</sup> <https://www.revenue.nsw.gov.au/grants-schemes/homebuilder> (Accessed January 2022)

**Figure 5-14: Dwelling approvals in Albury LGA, 2016/17 to Nov 2022**

Source: Australian Bureau of Statistics, Building Approvals, Australia (8731.0).  
Compiled and presented in profile.id by .id (informed decisions)

Note: \* Jul to Nov 2022

## 5.9 Dwelling constructions

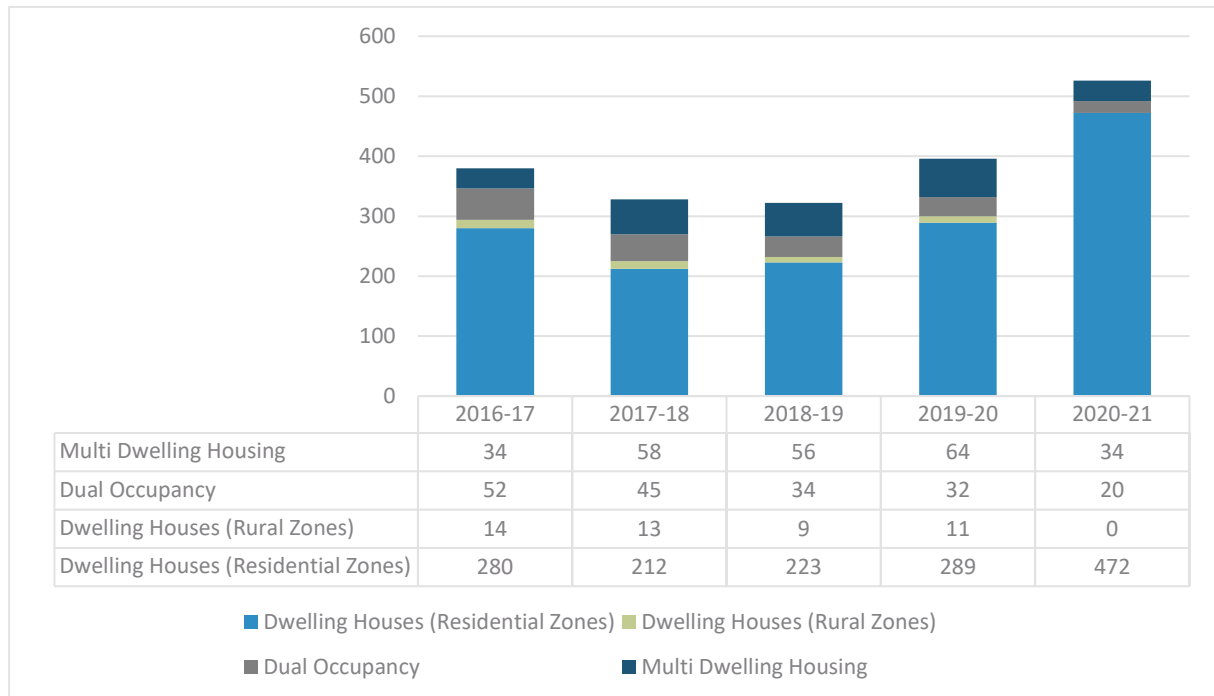
Typically, not all approved dwellings proceed to construction. Profile .id estimates that, following a spike in dwelling completions of approximately 600 dwellings in 2016, Albury LGA has delivered around 300 completed dwellings per year to 2020/21.<sup>38</sup> This would average to around 375 dwellings per annum. This section provides additional context regarding housing supply by examining Council's Development Monitor, which provides subdivision and construction certificate information. Issuing of such certificates indicates that housing development is more likely to occur.

As discussed in sections 5.1 and 5.8, the primary source of housing growth in the Albury LGA has been separate houses. This is driven by the subdivision of greenfield sites and construction of houses on new lots. Monitoring the production of vacant lots via subdivision and consumption of those lots via construction of new dwellings allows for Council to plan for new housing to come online and the market to understand future availability of housing.

An extract of Council's Development Monitor, showing approvals for the construction of dwellings from 2016/17 to 2020/21 is provided in Figure 5-15. For this analysis, apartments are considered as multi dwelling housing, as are townhouses. There were approximately 1,952 dwellings approved for construction in the Albury LGA during the period, or about 490 dwellings per year. Of these, 1,523 were separate houses in residential zones. The monitor shows a general alignment between the number of separate house approvals (Figure 5-14) and the number of construction certificates approved, each year (approximately 85 per cent). This shows that owners and/or developers are ready to act on development applications immediately or soon after approval.

<sup>38</sup> <https://housing.id.com.au/albury/housing-and-approvals#how-is-housing-supply-activity-tracking> (Accessed Dec 2021)

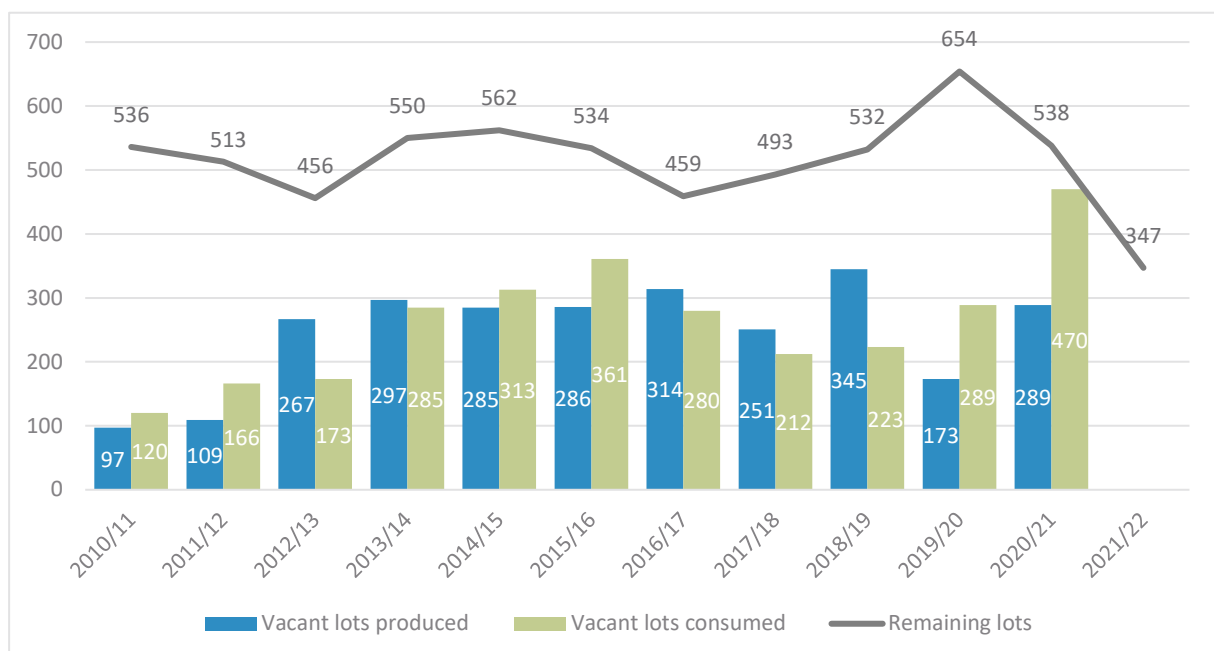
Figure 5-15: Dwelling construction approvals in Albury LGA from 2016/17 to 2020/21



Source: AlburyCity Development Monitor, 2021

An analysis of vacant lot production and consumption is provided in Figure 5-16, showing an expanded time period between 2010/11 and the beginning of 2021/22. The figure shows that the Albury LGA typically has between 450 and 560 vacant lots available for construction at the beginning of each financial year. During each financial year, around 300 lots are produced and consumed, with some variation. During the 2018/19 financial year, there was a spike in production, resulting in 654 lots available the following financial year. This was followed by a drop in production and a spike in consumption, with only 347 lots available at the beginning of the 2021/22 financial year. This is the lowest number of lots available over this period.

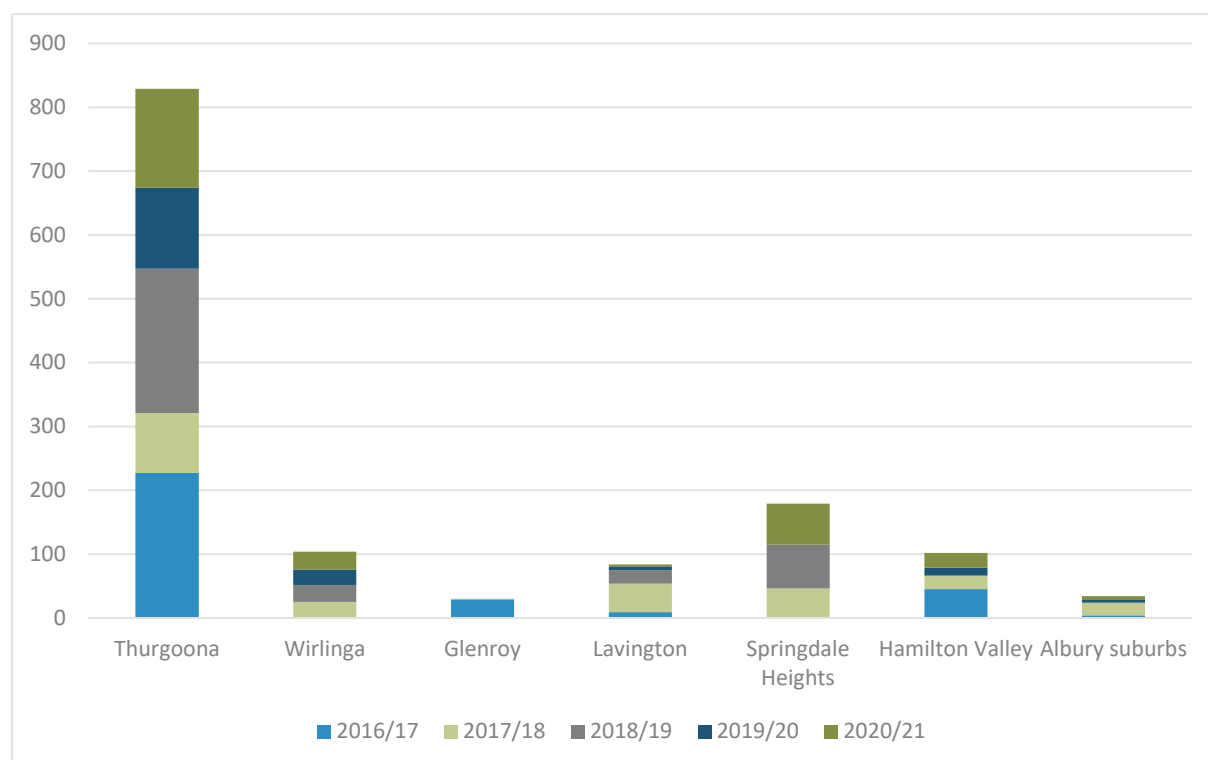
Figure 5-16: Vacant lot overview, 2010/11 to 2021/22



Source: AlburyCity Development Monitor, 2021

The location of vacant lot production is shown in Figure 5-17. As shown in the figure, Thurgoona has been the primary location for vacant lot production in recent years, typically producing between 150 and 230 vacant lots per year. Wirlinga (Part of the Thurgoona-Wirlinga Growth Area) has steadily produced around 25 lots per year, with Springdale Heights producing around 60 to 70 lots during years with production (there were no lots produced in 2016/17 or 2019/20).

**Figure 5-17: Vacant lot production by suburb, 2016/17 to 2020/21**



Source: AlburyCity Development Monitor, 2021

Note: Albury suburbs include Albury, East Albury, West Albury, North Albury and South Albury

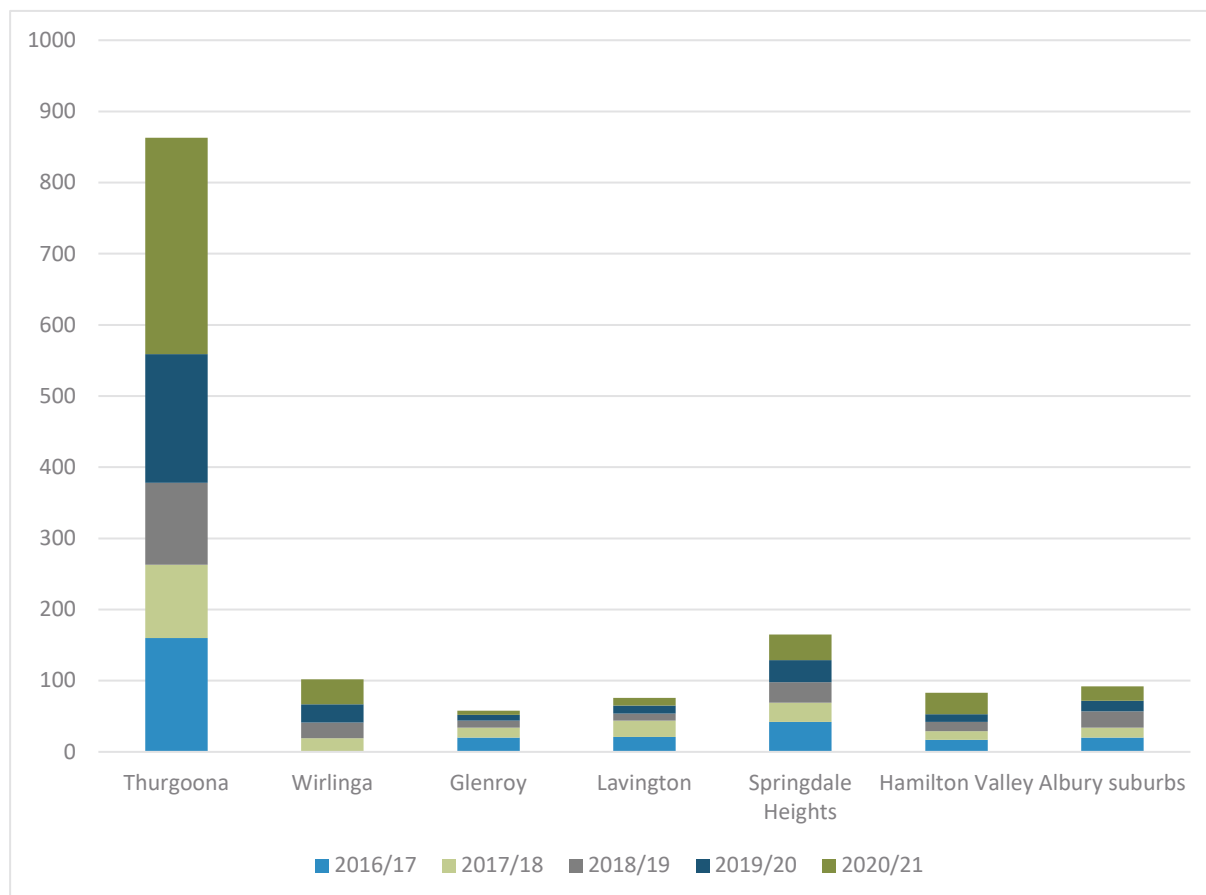
The location of vacant lot consumption is shown in Figure 5-18. The figure shows that Thurgoona consumption has slightly exceeded production during the period, as have Glenroy and Albury suburbs. This provides additional context for the above showing that not only are lots being consumed in primary greenfield areas, but also consumed where historical vacant lots in more established portions of the Albury LGA had not otherwise been developed. This suggests that those areas, where previously less desirable, were triggered for development, either through resolution of local development impediments or renewed interest.

Focusing on multi dwelling units, approval was given for 246 units, or approximately 12.6 per cent of all approvals. These approvals may represent further interest in the apartment development sector. This exceeds the number of 'other' approvals issued between 2016/17 and 2020/21. Inclusion of dual occupancies, for a total of 429 dwellings indicates one or more of the following:

- Some development approvals, such as secondary dwellings, are not incorporated into ABS data.
- Some construction approvals, such as abutting separate dwellings or seniors living, are classified differently by Council and the ABS.
- Developers have been delaying construction of approved dwellings, suggesting interest in medium and high density sector has increased.

Regardless, the construction approval of between 50 and 100 medium density dwellings per year indicates that there continues to be interest in the development of medium and high density dwellings.

**Figure 5-18: Vacant lot consumption by suburb, 2016/17 to 2020/21**



Source: AlburyCity Development Monitor, 2021

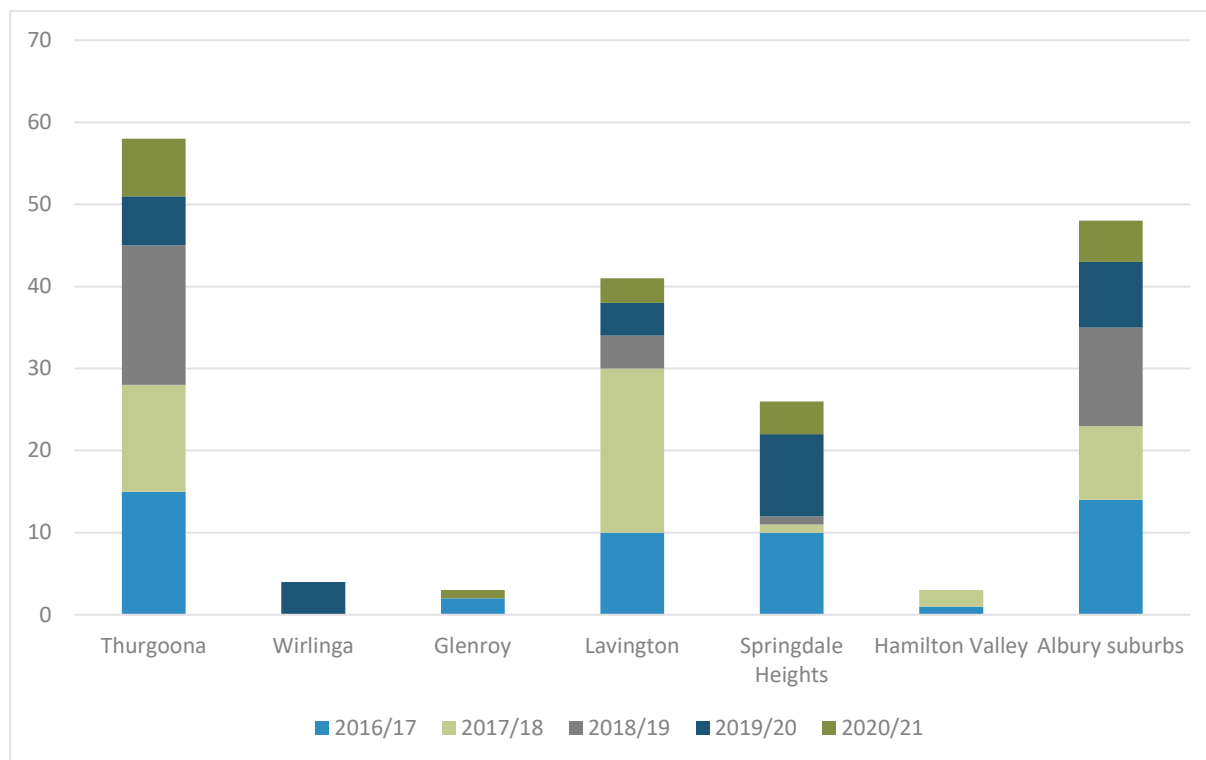
Note: Albury suburbs include Albury, East Albury, West Albury, North Albury and South Albury

The Development Monitor provides additional context, showing the location of dual occupancy and multi dwelling housing growth, shown in Figure 5-19 and Figure 5-20, respectively.

Dual occupancy development was strongest in Thurgoona from 2016/17 to 2018/19 (approx. 15 dwellings per year), with following years resulting in lower constructions. This suggests that smaller dwellings, potentially new dual occupancy/secondary dwelling developments, were being approved as greenfield development, or historic larger lots were adding secondary dwellings. Otherwise, dual occupancy development was strongest in Lavington, Springdale Heights and the Albury suburbs (approximately 115 dwellings). A review of aerial imagery suggests that redevelopment of corner lots for two dwellings and 'battle-axe' style front and rear dwellings as the primary forms of lower impact dual occupancy infill development in these areas.

Multi dwelling housing development has been led by the Albury suburbs, with almost 100 dwellings approved for construction between 2017/18 and 2019/20. This would have been led by major projects including a large multi dwelling housing complex that began construction in 2017 and The Hamilton building, where construction of 30 units commenced in December 2019. A review of applications in Lavington and Glenroy suggests that development there has been more opportunistic, with development of smaller three and four dwelling residences. A review of applications in Thurgoona suggests a mix of seniors living and medium density development may be driving multi dwelling housing there.

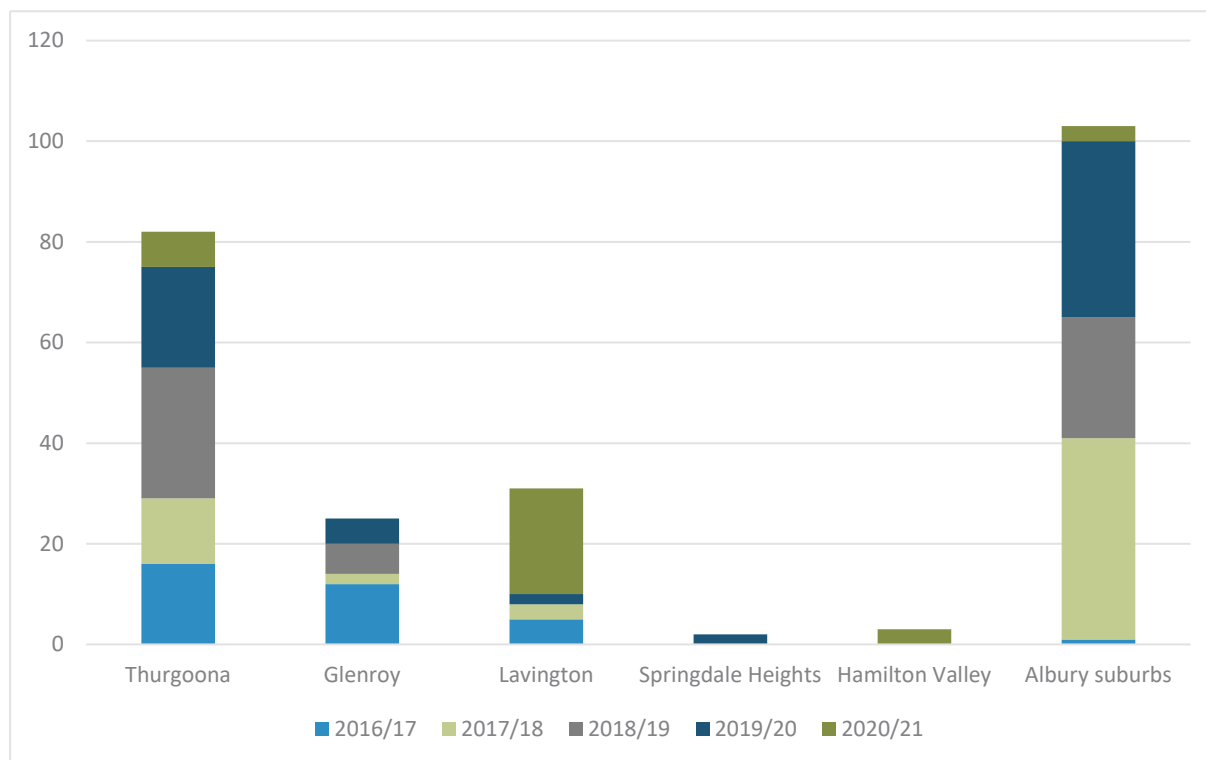
**Figure 5-19: Dual occupancy development by suburb, 2016/17 to 2020/21**



Source: AlbanyCity Development Monitor, 2021

Note: Albany suburbs include Albany, East Albany, West Albany, North Albany and South Albany

**Figure 5-20: Multi dwelling housing development by suburb, 2016/17 to 2020/21**



Source: AlbanyCity Development Monitor, 2021

Note: Albany suburbs include Albany, East Albany, West Albany, North Albany and South Albany



## 5.10 Planned housing growth

Council's LSPS identifies areas for housing growth across the LGA, with the primary residential capable lands being:

- Urban: Existing developed land, generally with a mix of low and medium density residential uses.
- Urban expansion: Future expansion areas associated with the Thurgoona Wirlinga Precinct Structure Plan.
- Rural living / urban fringe: Large lot residential and rural land uses.
- Commercial district: Primary employment land uses with the potential for shop top housing and other mixed residential land uses.

These areas are shown in the LSPS's key housing area map at Figure 3-2.

The *Thurgoona Wirlinga Precinct Structure Plan* identifies a potential for around 50,000 total residents in the LGA over the next 50 years. This area is estimated to deliver up to around 20,500 dwellings when fully developed. This precinct is zoned for residential land uses and is under development.

The current precinct structure plan is shown in Figure 5-21.

Figure 5-21: Thurgoona Wirlinga Precinct Structure Plan Land Use Map

### 8.8 The Precinct Structure Plan

Existing Land Designation	Total Hectares (ha)	Percentage of Overall Area (%)
ARC Commercial	16.06 ha	0.37%
ARC Residential	65.70 ha	1.42%
VC Commercial	4.01 ha	0.11%
VC Residential	42.39 ha	0.92%
URA Rural Residential	738.53 ha	16.10%
URA Interface Min 1ha	37.00 ha	1.98%
URA Interface Min 100m <sup>2</sup>	73.91 ha	1.92%
URA Interface Min 2500m <sup>2</sup>	104.89 ha	2.29%
URA Residential	737.04 ha	16.06%
Large Lot Residential (RL)	12.81 ha	0.28%
Low Density Residential (RD)	121.18 ha	2.64%
General Residential (R1)	843.97 ha	18.39%
Infrastructure (SP2)	149.04 ha	3.27%
Education	71.85 ha	1.57%
Special Activities (SP1)	370.43 ha	8.07%
Public Recreation (RE1)	13.07 ha	0.28%
Private Recreation (RE2)	81.85 ha	1.36%
Environmental Conservation (E2)	83.29 ha	1.81%
Environmental Management (E3)	742.10 ha	16.17%
District Sport Ground (DSG)	15.13 ha	0.33%
Recreation Park	40.60 ha	0.88%
Local Sport Ground	20.37 ha	0.44%
Prepared Environmental Management (E3)	7.78 ha	0.17%
<b>Total Development Areas</b>	<b>4425.629 ha</b>	<b>96.42%</b>
Existing and Proposed Roads (Infrastructure to suit site area)	180.90 ha	3.91%
<b>Total Site Area</b>	<b>4596.10 ha</b>	<b>100%</b>
Area Proposed for Development	129.60 ha	
Area Not Proposed for Development	17.54 ha	

Table 3: Land Budget Table

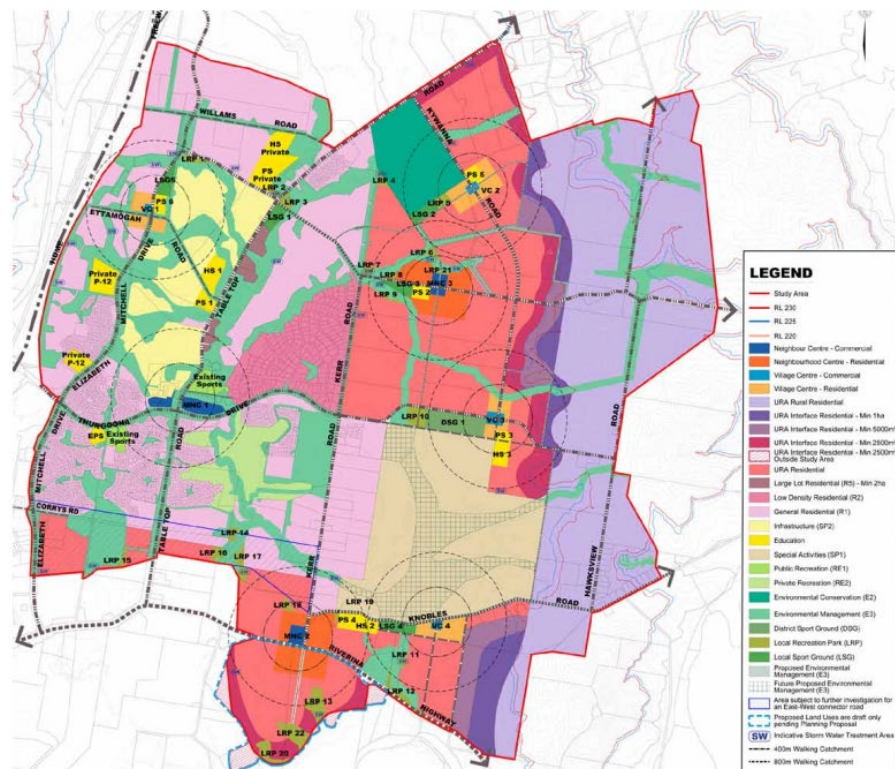


Figure 29: Precinct Structure Plan

Source: Thurgoona Wirlinga Precinct Structure Plan

The figure shows the potential for additional density to be located around future neighbourhood centres, such as attached terraces, townhouses and 3 storey apartment buildings. The distribution and timing of these housing types is not identified within the precinct plan and would be subject to future revisions and planning. However, greenfield development sites are active, as discussed in section 5.9.

Recent analysis of the Thurgoona Wirlinga Precinct undertaken by Council suggests that approximately 1,400 ha of R1 General Residential is yet to be developed. This suggests that between 14,000 and 21,000 dwellings could be delivered in undeveloped areas, depending on lot sizes and dwelling types/density.

Council has also identified higher density infill development of urban land, particularly around commercial centres, as a priority for delivery of housing diversity. Through the Albury DCP, Council encourages the development of apartments near existing centres. As discussed in section 2.4, the area around the Albury CBD contains several heritage items and conservation zones that may limit development. Other local sensitivities, such as flooding, overshadowing and lot consolidation may also limit the ability to deliver apartments around existing commercial centres.

HillPDA has estimated the number of potentially apartment capable lots based on the following assumptions:

- Lots are not government owned.
- Lots are not strata.
- Lots are not within a heritage conservation area.
- Lots are more than 100 sqm.
- Lots are within a 400 m buffer of a B1, B2, B3 or B4 zone.

This method reflects the quantity of land that could potentially support apartments under current controls and the likely necessity to consolidate land holdings in order to achieve sufficient area to develop.

Based on these assumptions, HillPDA has identified the following number of lots:

- R1 General Residential: 2,732 lots.
- R3 Medium Density Residential: 210 lots.
- B1, B2 and B4 zones: 663 lots.

Importantly, only a fraction of these lots would be practically capable of delivering apartments due to above mentioned physical, environmental and economic constraints. By designing planning controls that are flexible, such as those generally included in the Albury DCP, Council can remove barriers to development and encourage higher density infill development in the areas that are located near transport options, jobs and services. Ultimately, delivery would be subject to developers being able to identify lots that are in desirable locations, economically and environmentally practical for development and where the current land owner is open to the redevelopment process, including selling their land.

It is noted that residential flat buildings are permitted in the B1, B2 and B4 zones under the Albury LEP, without a requirement for active or commercial ground uses. Typically, apartment development in centre zones would be classified as 'shop top housing,' being housing that includes a commercial or medical centre land use at the ground floor, with dwellings above. Part 11 of the Albury DCP provides clarity as to Council's intent and discourages breaking the continuity of active shop fronts and services in these zones. In particular, shop top housing and mixed use developments in general are encouraged in the Albury and Lavington CBDs (Albury DCP Part 11 Sections 11.7.2 and 11.7.21, respectively).

Looking outside of high density housing options, Council's planning controls allow for medium density dwellings, including dual occupancies and townhouses in its R1 General Residential and R3 Medium Density Residential zones. As with apartments, delivery of medium density options requires resolving site-specific issues, with particular sensitivities to lot size and dimensions, given the limited ability to resolve density issues with additional height. While other controls apply, the principal constraining factor is the requirement for each medium density dwelling to have 300 sqm of land dedicated to it. This means the minimum lot size is effectively 600 sqm to deliver two dual occupancy units and 900 sqm for three multi dwelling housing units. A review of lot sizes in these the R1 General Residential and R3 Medium Density Residential zones shows that this minimum lot size is not a significant constraint.

Medium density dwellings are particularly sensitive to price fluctuations. As discussed further in section 6.1, the price growth for separate houses has outpaced strata development, with median prices for houses nearly double that for strata units, such as dual occupancies. Medium density development includes costs associated with land

acquisition, demolition and redevelopment. Given the relatively low amount of construction certificates approved for medium density housing compared to separate houses (section 5.9), this suggests that land values in most infill areas are too high to justify medium density development in most circumstances. However, as noted above, planning controls do not appear to be a limiting factor for medium density development, should the market wish to build them.

### 5.11 What does it mean?

Key findings from the above analysis are summarised below:

- Since 2016, housing approvals have remained at between 300 and 400 dwellings per year, with the 2020/21 financial year seeing almost 600 dwellings approved.
- Albury LGA has limited diversity in its housing stock. As of 2016, over 77 per cent of all dwellings are detached houses with almost 80 percent of construction approvals since 2016 being for separate houses.
- This limited housing diversity means that many households are living in dwellings that are larger than they need, with 57 per cent of households having two or more spare bedrooms. In many instances, this is likely to reflect lifestyle and housing preferences. However, for some households, it will mean that they are paying for a house that is larger than they need because they cannot find a smaller, more affordable alternative. This is likely to contribute to housing stress.
- Increasing the supply of smaller more affordable dwellings would allow the LGA to offer better housing choice, by providing dwellings in a broader range of sizes and price submarkets. This would be appropriate given the high proportions of one or two persons households in the LGA.
- The private rental has become tighter since 2018, with monthly vacancy rates of under 1 per cent now common. Some dwellings that were previously available in the private rental market may have moved to the short term rental market, such as AirBnB.
- New supply is predominantly occurring in Thurgoona Wirringa Precinct, which is producing land and house packages that are in high demand.
- Housing options for students are limited, with a lack of smaller more affordable dwellings located close to facilities. Low rental vacancy rates mean lone households would be difficult to afford and sharehouses would be difficult to form as landlords typically prefer families.
- A small number of mid-rise high density buildings have begun to appear in Albury in recent years, with more in the development pipeline. Continuing this momentum would assist in increasing housing diversity.
- Retirees moving from rural areas and into Albury re seeking low maintenance, luxurious properties which are generally not available in the current local housing market.
- Separate housing remains the primary form of housing being approved and delivered through the planning system, with approximately 90 per cent of development applications being for separate houses.
- Housing capacity appears to be sufficient to meet foreseeable demand for housing, with the continued development and servicing of the Thurgoona Wirringa Precinct Structure Plan as well as infill opportunities.

AFFORDABILITY

## 6.0 AFFORDABILITY

This chapter explores concepts related to housing affordability, including housing that would be defined as affordable housing. This includes the cost of housing, housing stress and homelessness.

Affordable housing and housing affordability are concepts that are related but mean different things. Affordable housing specifically refers to housing that is available at a price point considered within the means of households on moderate or lower incomes (as defined by legislation). Housing affordability relates more broadly to the proportion of a person's or household's income that is being spent on housing, regardless of the housing type (e.g. pricing, mortgage or rent).<sup>39</sup>

In NSW, affordable housing is defined by the State Environmental Planning Policy (Housing) as being housing for very low income households, low income households or moderate income households. Those classifications are defined as households that have a gross income that is less than 120 per cent of the median household income of the Greater Sydney and pay no more than 30 per cent of that gross income in rent. Households eligible to occupy rental accommodation under the National Rental Affordability Scheme and pay no more rent than would be charged under that scheme, are also included. NSW Department of Communities and Justice provides annual updates to annual income bands for very low, low and moderate household incomes. The ranges for the 2020/21 financial year are provided below:

- Very low (50 per cent of median): \$49,300 per year.
- Low (50 to 80 per cent of median): \$78,900 per year.
- Moderate: (80 to 120 per cent of median): \$118,300 per year.

As discussed in section 4.2.3, the median household income for the Albury LGA was \$1,185, or approximately \$61,500 per year,<sup>40</sup> with 11,008, (55.7 per cent) of households having very low to moderate incomes.<sup>41</sup>

### 6.1 Housing costs

Housing costs have been examined for housing in the Albury LGA, with Figure 6-1 comparing the median monthly mortgage and weekly rental costs across the comparison cities as of the 2016 Census. As shown in the figure, the median mortgage is generally in line with the comparison cities, with somewhat lower weekly rents.

**Figure 6-1: Housing costs and stress, Albury LGA and comparison cities, 2016**

		Albury	Wodonga	Wagga Wagga	Bendigo	Ballarat	ACT
HOUSING STRESS (%)		13.1	11.5	6.8	12.0	11.9	13.1
MEDIAN HOUSING COST	Mortgage (monthly)	\$1,421	\$1,430	\$1,517	\$1,387	\$1,350	\$2,058
	Rent (weekly)	\$231	\$250	\$265	\$250	\$250	\$380

Source: Australian Bureau of Statistics, Census of Population and Housing, 2016 (Enumerated data).  
Compiled and presented in atlas.id by .id (informed decisions).  
Australian Bureau of Statistics, Census of Population and Housing, QuickStats, 2016,

<sup>39</sup> AIHW (2020), *Housing affordability*. [<https://www.aihw.gov.au/reports/australias-welfare/housing-affordability>]

<sup>40</sup> ABS QuickStats, Albury Community Profile

<sup>41</sup> ABS Census of Population and Housing, 2016. Compiled and presented by .id (informed decisions).

More recent information regarding housing costs in the comparison city LGAs is shown in Table 6-1, which the median costs associated with purchasing and renting houses and units. Prices are at June 2021. The median costs of housing in the Albury LGA are somewhat higher than Wodonga and Wagga Wagga. Purchase prices remain lower than Bendigo and Ballarat. Victorian median rents are provided for all types of dwellings, rather than by type, as such it is unclear how directly comparable they are with the Albury LGA. However, noting that the median rent for Albury in June 2021 was \$338 a week, it is likely rents in Albury LGA are competitive.

**Table 6-1: Comparative purchase and rental costs (June 2021)**

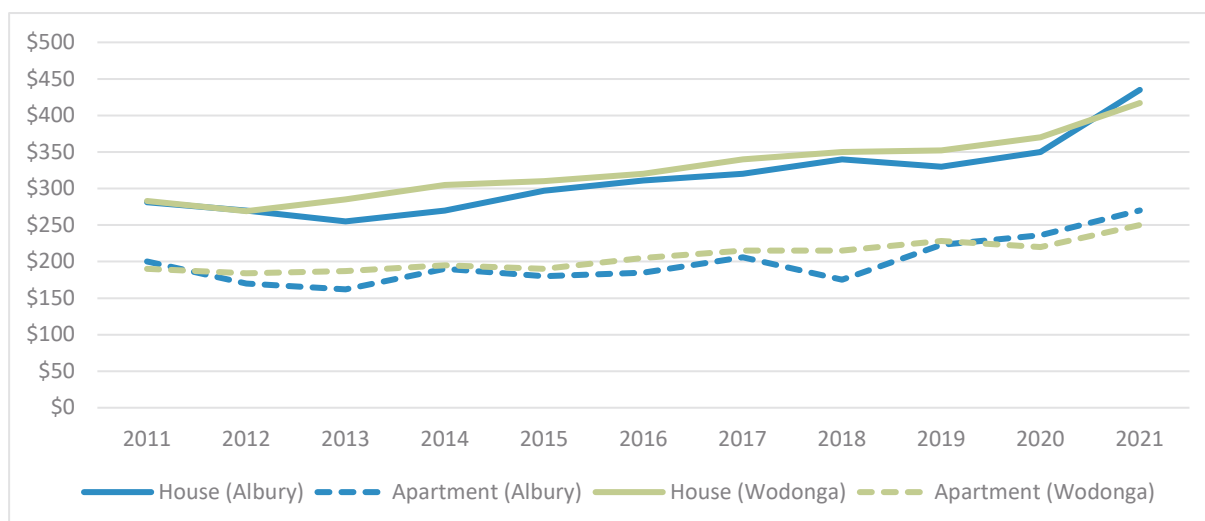
Payment type	Albury	Wodonga	Wagga Wagga	Bendigo	Ballarat
House cost (2021)	\$435,000	\$417,000	\$406,000	\$440,000	\$485,000
Unit cost (2021)	\$270,000	\$250,000	\$218,000	\$321,250	\$349,500
House weekly rental	\$390		\$380		
Unit weekly rental	\$280	\$380*	\$275	\$370	\$350

Source: DCJ Rent and Sales Reports, Valuer-General Victoria, Victorian Department of Families, Fairness and Housing

Note: \* Data available as median of all houses and units

Figure 6-2 and Figure 6-3 examine how median sales prices and median rents have changed since 2011 in the Albury and Wodonga LGAs. As shown in Figure 6-2, the median sales price for both strata (e.g. unit) and non-strata (e.g. separate houses) have fluctuated over time. While strata dwellings have remained around \$200,000 (noting deviations of around 20 per cent above and below that level), non-strata prices have consistently increased. The median non-strata price in 2011 was \$281,000, with the 2021 median price being \$435,000. This is an increase of \$154,000, or about 4.5 per cent per annum. For reference, the average Consumer Price Index increase from December 2011 to December 2021 was around 1.8 per cent per annum.<sup>42</sup>

**Figure 6-2: Median housing sales price (\$'000s), 2011 to 2021 (June Quarter)**



Source: DCJ Rent and Sales Reports, Valuer-General Victoria

The median prices for both houses and apartments in the Albury LGA exceed those in the Wodonga LGA in recent years. While they have broadly been similar since 2011, Albury LGA median prices were generally around 10 per

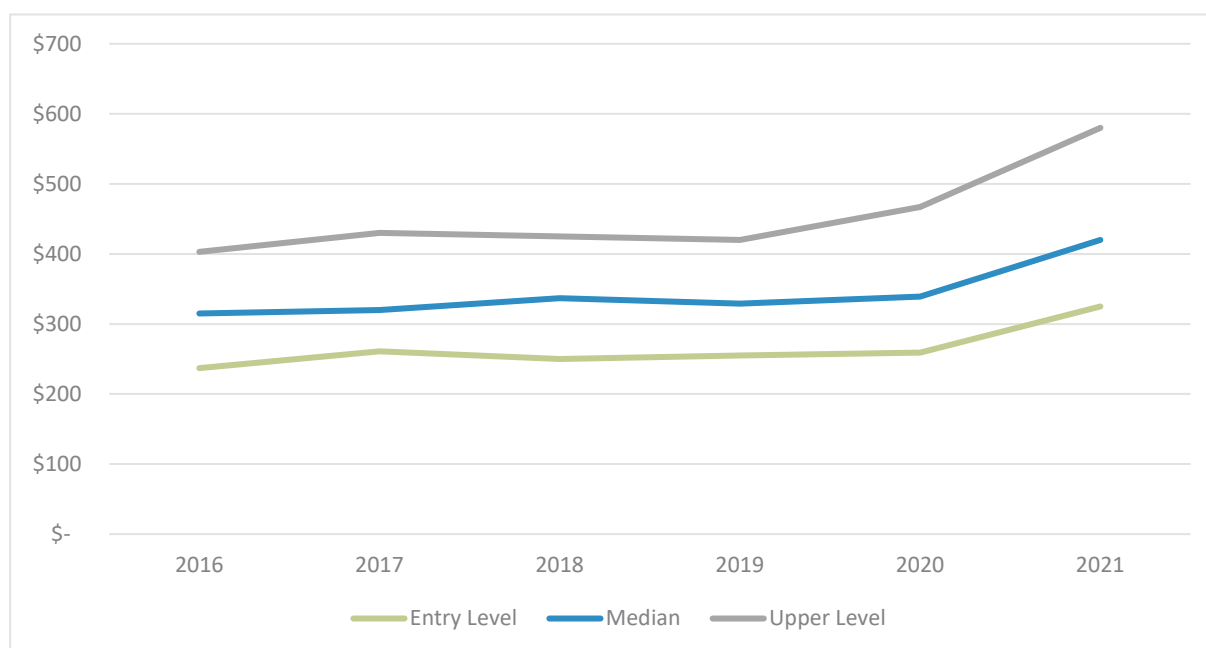
<sup>42</sup> Australian Bureau of Statistics, Analytical Series, Weighted Average of Eight Capital Cities (Accessed January 2022)



cent less expensive. This changed in 2019 for apartments and 2021 for houses, with the stocks being about 5 per cent more expensive in the Albury LGA.

Additional detail regarding more recent changes in price across the Albury LGA house market is shown in Figure 6-3, with entry level reflecting the lowest 25 per cent of sales prices and upper level reflecting the highest 25 per cent of sales prices. As shown in the figure, house prices across the categories remained largely stable to 2019, at which point upper level house sales increased in price from 2020. This has been followed by median and entry level home prices, which have jumped in the 2020 to 2021 period. This indicates that the price of homes is currently impacting all segments of the market, rather than being isolated to the upper levels of the market.

**Figure 6-3: Change in house purchase cost (\$'000) by percentile (June 2016 to June 2021)**



Source: PropTrack (REA group housing listings, updated twice annually).  
Calculated and presented by .id (informed decisions).

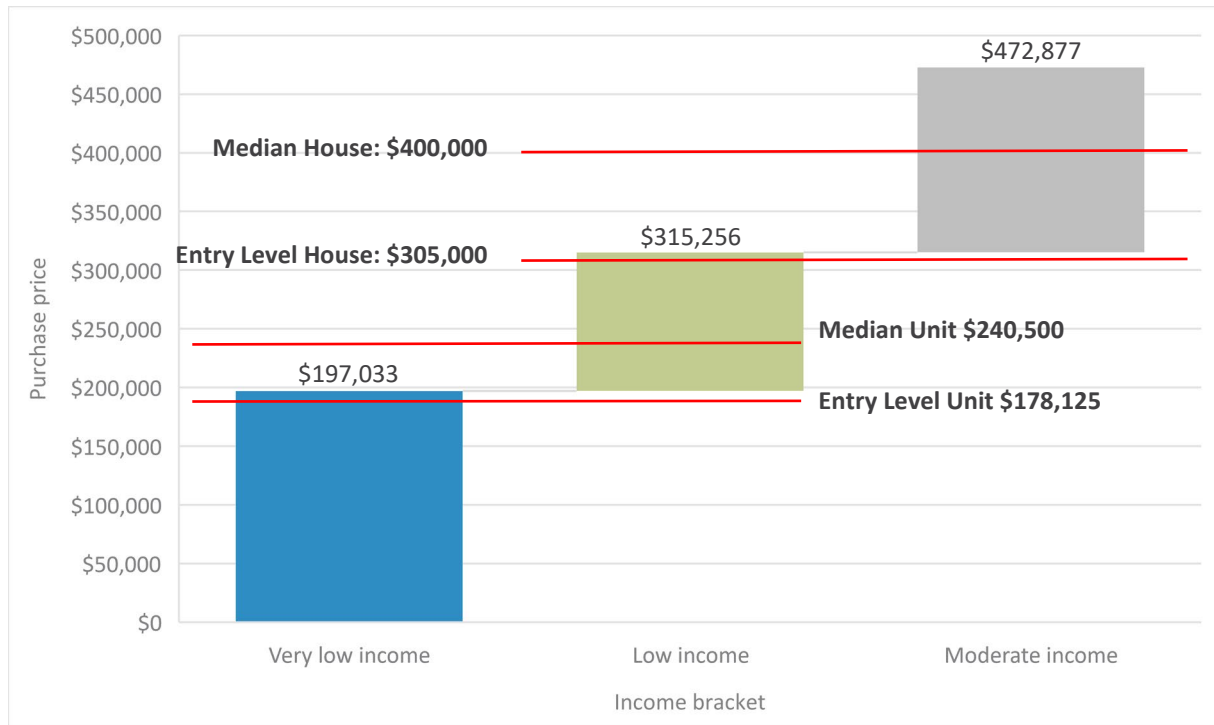
These changes in the costs of housing have been considered by Housing .id as part of an analysis of housing price variations over time. Housing .id estimates that only 11.3 per cent of property sales over the 12 months to June 2021 would have been affordable to a very low income household, while 37.9 per cent would have been affordable to a low income household.

The reasoning for this is shown in Figure 6-4, which displays the income ranges associated with very low, low and moderate income households and compares it against the entry and median house and unit purchase prices in the Albury LGA. As shown in the graph, there are clear barriers between income ranges and affordable housing.

Very low income households generally do not have access to affordable housing, with the exception of entry level units, which are affordable to the upper end of the range. Likewise, entry level houses are only affordable to a small portion of low income households. While moderate income households would have access to median houses, they would be excluded from the upper end of the market.

The net effect of this is that low income households are effectively excluded from affordable access to the separate house market, which is the primary housing market in the Albury LGA. This would impact first time home buyers in particular as they would have little equity to leverage to purchase a separate house. With relatively few 'new build' options available in the unit market, the first time home buyer would not be able to fully leverage first time home buyer schemes and incentives, which are currently aimed to new homes. As such they would likely compete for the same housing stock as very low and low income households.

**Figure 6-4: Housing purchase affordability and income brackets, Albury LGA**

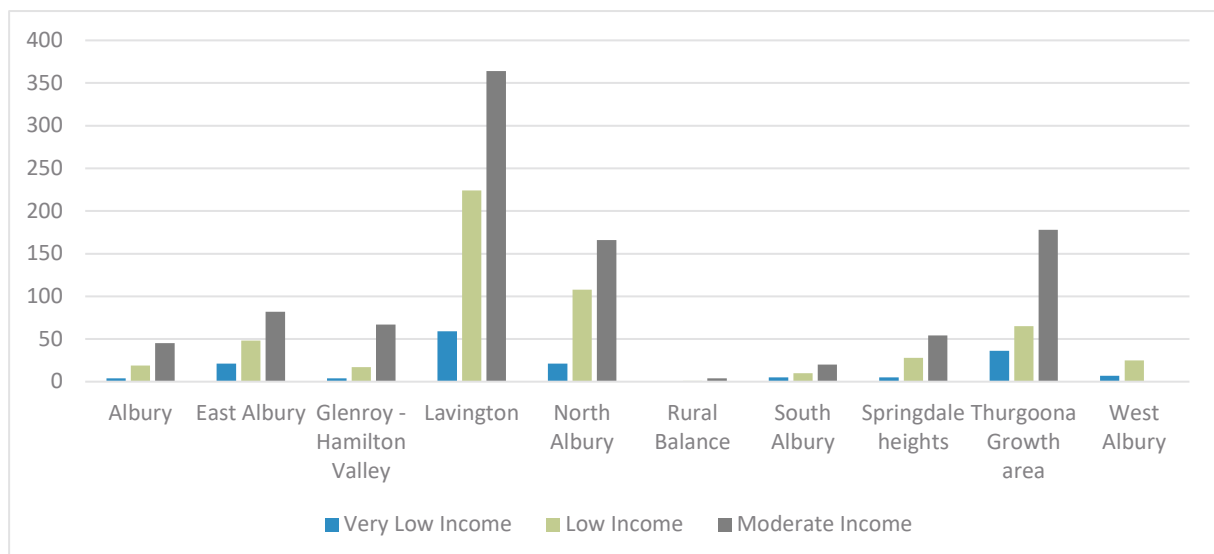


Source: PropTrack (REA group housing listings, updated twice annually).

Calculated and presented by .id (informed decisions).

The affordability of property sales for the 12 months to June 2021 across Albury's suburbs is shown in Figure 6-5. As shown in that figure, much of the affordable housing stock in the Albury LGA was sold in Lavington and North Albury. Approximately 90 per cent of sales in these suburbs would be affordable to households with a moderate income (a total of 530 dwellings), but only 10 to 15 per cent would be affordable to a very low income household (80 dwellings). The suburb with the next largest number of affordable homes sold was Thurgoona. While only 65 per cent of homes sold (279 dwellings) would have been affordable to a moderate income household, about 13 (36 dwellings) per cent would have been affordable to a very low income household.

**Figure 6-5: Affordable housing sales by suburb, June 2021**



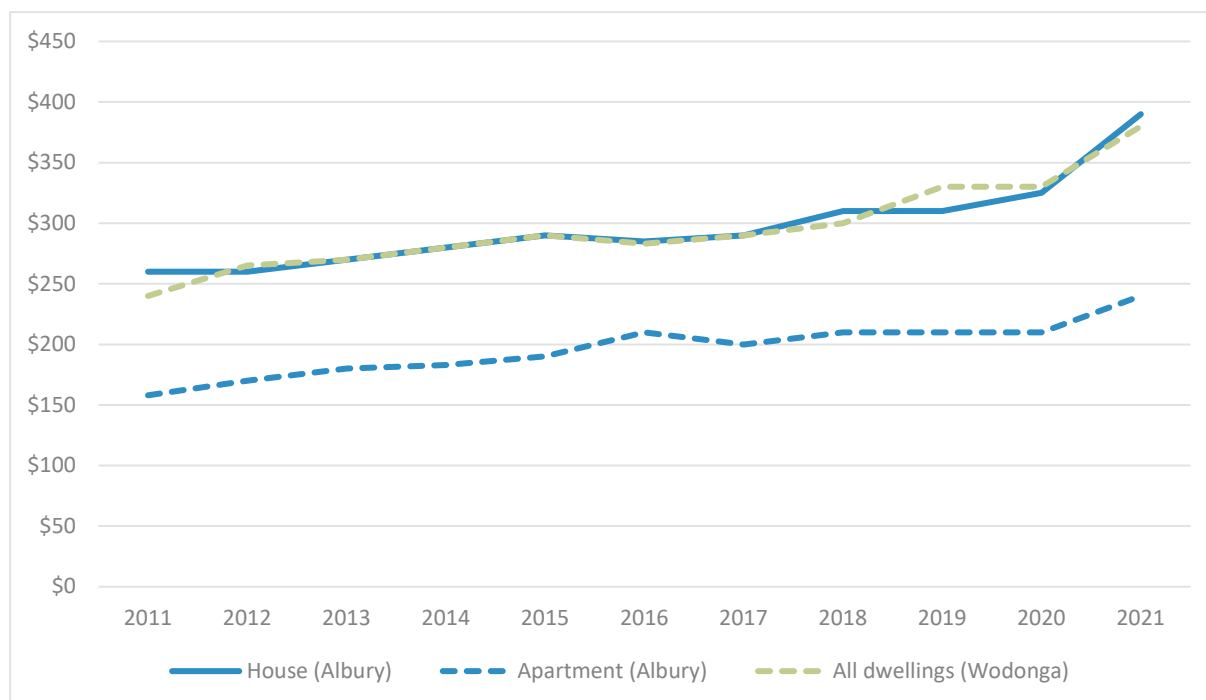
Source: PropTrack (REA group housing listings, updated twice annually).

Calculated and presented by .id (informed decisions).

As shown in Figure 6-6, median weekly rents for both apartments and houses have steadily increased over the last 10 years, with significant increases occurring since June 2020. Weekly apartment rentals have increased from \$158 to \$240 (4.3 per cent per annum), while weekly house rentals have increased from \$260 to \$390 (4.1 per cent per annum). In the period from June 2020 to June 2021, the median weekly house rental payment increased from \$325 to \$390 (20 per cent), while apartments increased from \$210 to \$240 (14.3 per cent). For reference, Notably, the median weekly rent for all housing types in Wodonga matches house rentals in Albury, reflecting the lower availability of alternative housing types in Wodonga.

Combined with the very low rental vacancy rate in Albury, this suggests that rental households are either choosing to stay in their home or unable to move. This could be due to a lack of suitable alternatives or alternatives being unaffordable. The steady increase in the number of bonds lodged suggests that while rental stock is increasing in Albury, it is not increasing at a rate sufficient to meet demand. This demand may be linked to households that are seeking rental housing specifically, or a broader increased rate of population growth that places pressures on housing tenures more generally. This would explain increases in the cost of rental housing in the local market.

**Figure 6-6: Weekly median rent, Albury and Wodonga 2011 to 2021 (June Quarter)**



Source: DCJ Rent and Sales Reports, Valuer-General Victoria

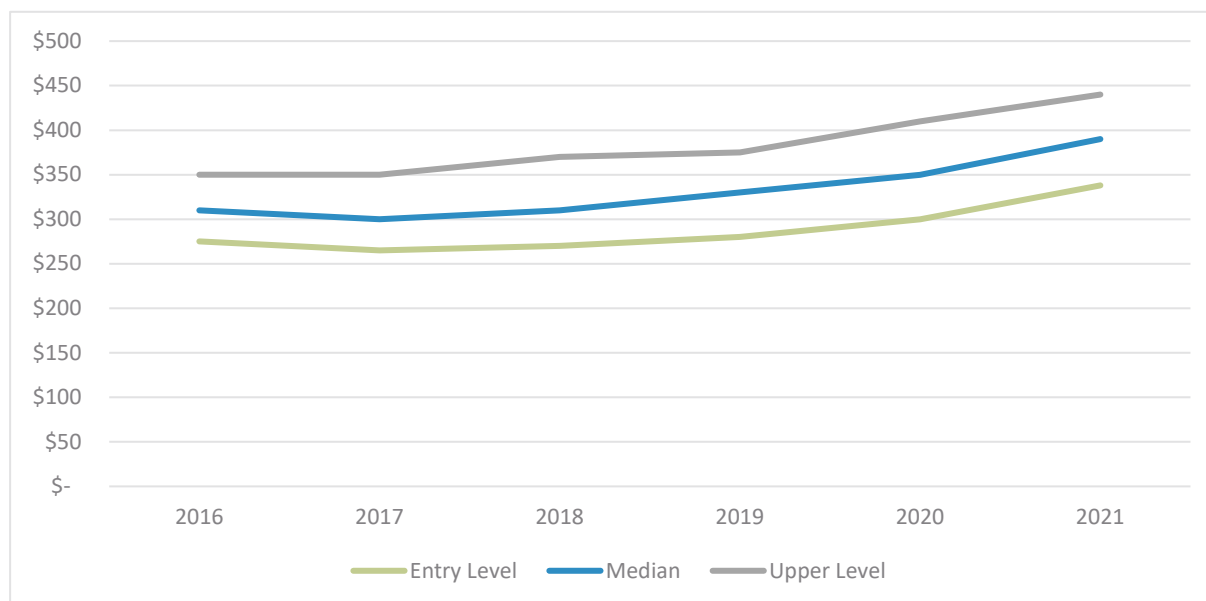
Additional detail regarding more changes in the rental costs of houses in Albury is shown in Figure 6-7. The figure reveals that there has been continuous pressure across the median and entry levels of the market since 2017, with impacts to the upper levels of the market from 2019. Overall, increases in previous years have been more reasonable, with increases generally around 5 per cent each year. However, the increase from 2020 to 2021 has impacted entry level prices more severely, reducing the affordability of the lower end of the market.

Overall, this information suggests that there has been a steady increase in property prices over the last ten years, typical of any housing market that is exposed to inflation and wage increases, with similar impacts realised across Australia.<sup>43</sup> Price increases have increased in recent years in the Albury LGA, indicating a particular pressure on the cost of purchasing houses across the entire market and reducing the availability of affordable options. Some

<sup>43</sup> <https://www.abc.net.au/news/2021-12-01/house-prices-corelogic-november-2021/100663944> (Accessed January 2022)

households' ability to pay has also increased due to housing grants and other stimulus, increasing demand and thus prices for certain housing products.

**Figure 6-7: Change in weekly house rental cost by percentile (June 2016 to June 2021)**

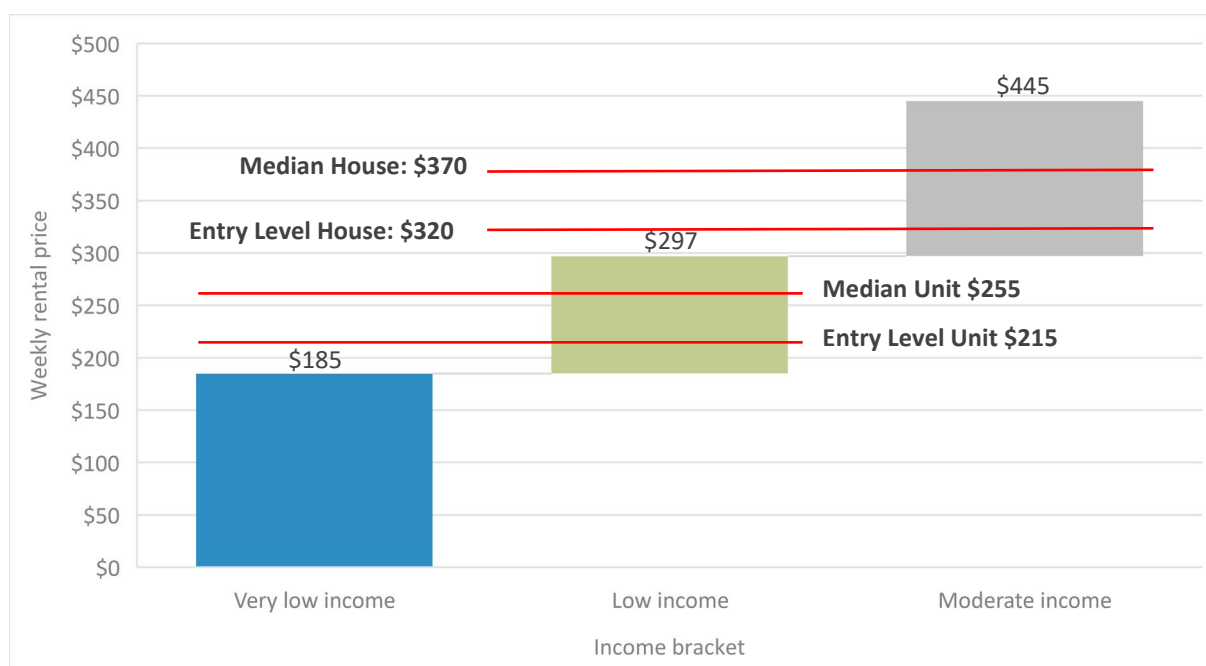


Source: PropTrack (REA group housing listings, updated twice annually).

Calculated and presented by .id (informed decisions).

The impacts of rising rents are shown in Figure 6-8 which displays the income ranges associated with very low, low and moderate income households and compares it against the entry and median house and unit rental prices in the Albury LGA. As shown in the figure, no rental housing is affordable to very low income households, while entry level and median units are affordable to low income households. Moderate income households would have access to median houses, and potentially have some access to the upper end of the market.

**Figure 6-8: Housing rental affordability and income brackets, Albury LGA**



Source: PropTrack (REA group housing listings, updated twice annually).

Calculated and presented by .id (informed decisions).

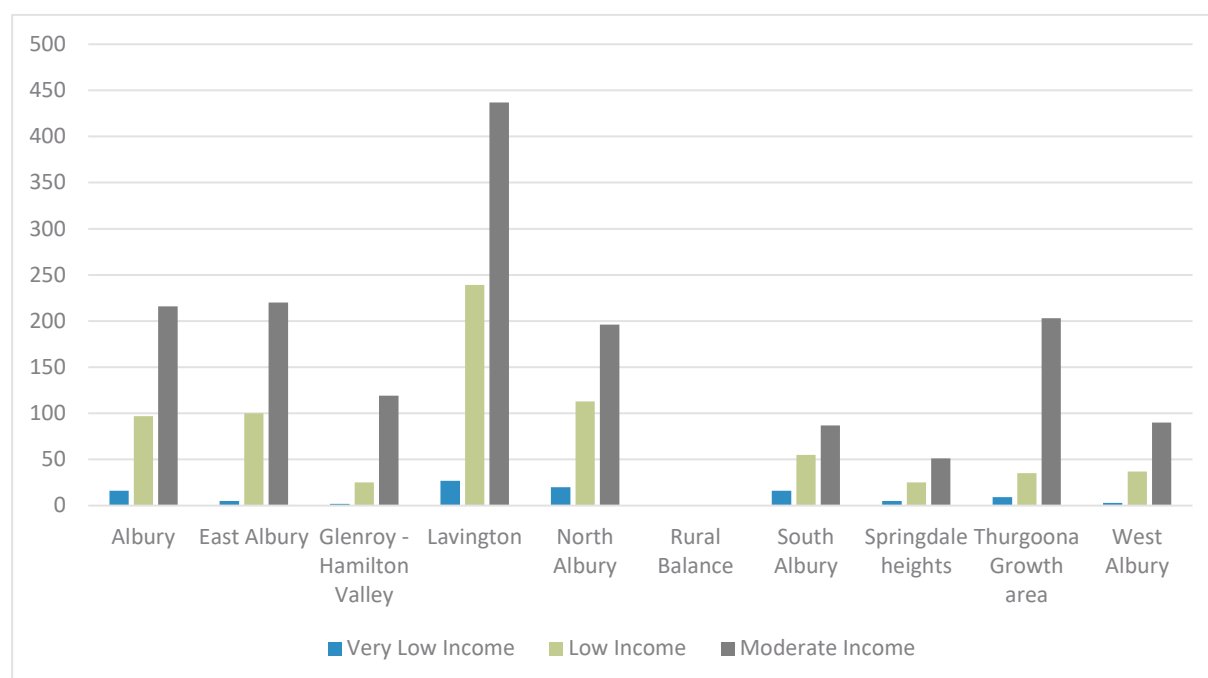
As discussed in section 5.5, rental vacancies in the Albury LGA are typically separate houses. This means that, in addition to few affordable rentals for very low income households being available, low income households would likely compete over the same stock of units, rather than spread demand to separate houses.

The affordability of residential rentals for the 12 months to June 2021 across Albury's suburbs is shown in Figure 6-9. The gap between very low income households and the affordability of rental housing is shown to be stark, with only 100 rentals being affordable during the calendar year. In contrast, over 700 rentals were affordable to low income households and over 1,600 rentals were affordable to moderate income households.

As with purchased housing, much of the affordable housing stock in the Albury LGA was rented in Lavington and North Albury. Almost all rentals in these suburbs would be affordable to households with a moderate income (399 dwellings), but only 5 to 10 per cent would be affordable to a very low income household (29 dwellings). In contrast to property sales, property rentals were more available in other established areas potentially reflecting market pressures limiting rental costs in a way that they do not impact property sales.

Affordable moderate income rentals in Thurgoona were in line with other suburbs, with about 75 per cent of rentals being affordable to those households (203 dwellings). There were only 35 dwellings affordable for low income households and 9 dwellings affordable for very low income households, potentially reflecting the lack of rental housing outside of separate house stock. Overall, these figures suggest that there is demand for rentals that are affordable to moderate income households. This demand appears to be placing pressure on low income households, and in turn, pushing very low income households out of the market.

**Figure 6-9: Affordable housing rentals by suburb, June 2021**



Source: PropTrack (REA group housing listings, updated twice annually).  
Calculated and presented by .id (informed decisions).

## 6.2 Housing stress

Housing stress is defined by the National Centre for Social and Economic Modelling (NATSEM) model as those households that are both:

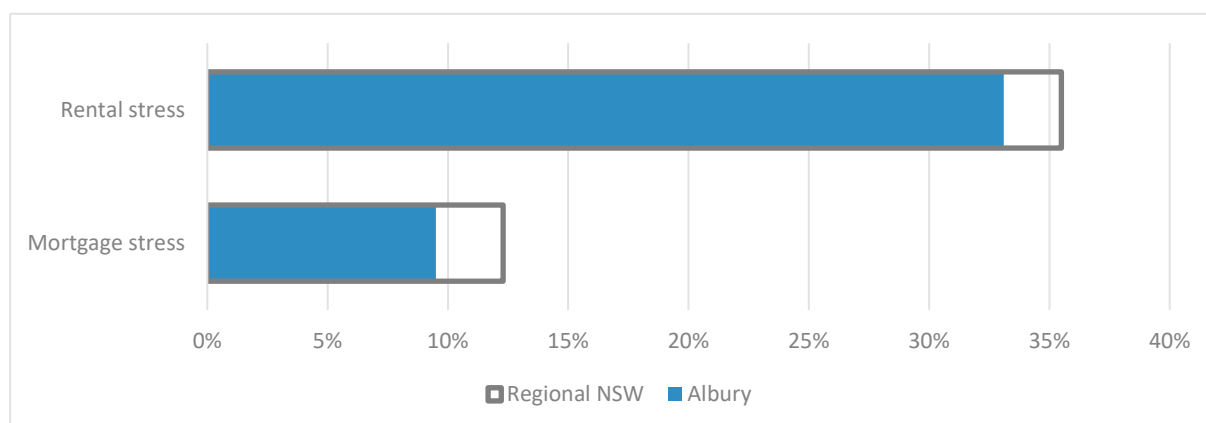
- In the lowest 40 per cent of incomes
- Paying more than 30 per cent of their usual gross weekly income on housing costs.

Housing stress can be dependent on individual circumstances however, ABS Census data can provide a general overview of housing and highlight areas where households may be having trouble meeting their commitments.

As shown in Figure 6-10, as of the 2016 Census, approximately 2,739 of Albury LGA's 20,867 households were experiencing housing stress. This was the highest level of housing stress amongst the comparison cities, tied with Ballarat, and higher than the Regional NSW average of 11.4 per cent.

Recently, Housing .id revisited housing stress calculations based on changes in income in recent years. Based on this analysis, Housing .id estimates that 2,445 households, or 11.7 per cent of households in the Albury LGA were experiencing housing stress in 2016.<sup>44</sup> Figure 6-10 shows the percentage of households in rental stress and mortgage stress in Albury, in comparison to Regional NSW. Most significantly, the proportion of households in rental stress is considerable (about 33 per cent), though still lower than the Regional NSW average (35.5 per cent).

**Figure 6-10: Levels of Housing stress (2016), Albury compared with Regional NSW**



Source: ABS Census of Population and Housing, 2016.  
Compiled and presented by .id (informed decisions).

In the Albury LGA, rental stress mostly impacts households on very low and low incomes, with 89.9 per cent of very low income households (891 households) and 45.9 per cent of low income households (485 households) that rent being in housing stress. Similarly, 72.2 per cent of very low income households (228 households) and 33.3 per cent of low income households (197 households) with a mortgage were in housing stress.

Overall, Housing .id estimates that approximately 1,045 households, or about 5 per cent of Albury's households are in need of affordable housing due to an inability to access market priced rental housing that is affordable. This is calculated by identifying the number of homeless and very low to moderate income households in rental stress.<sup>45</sup>

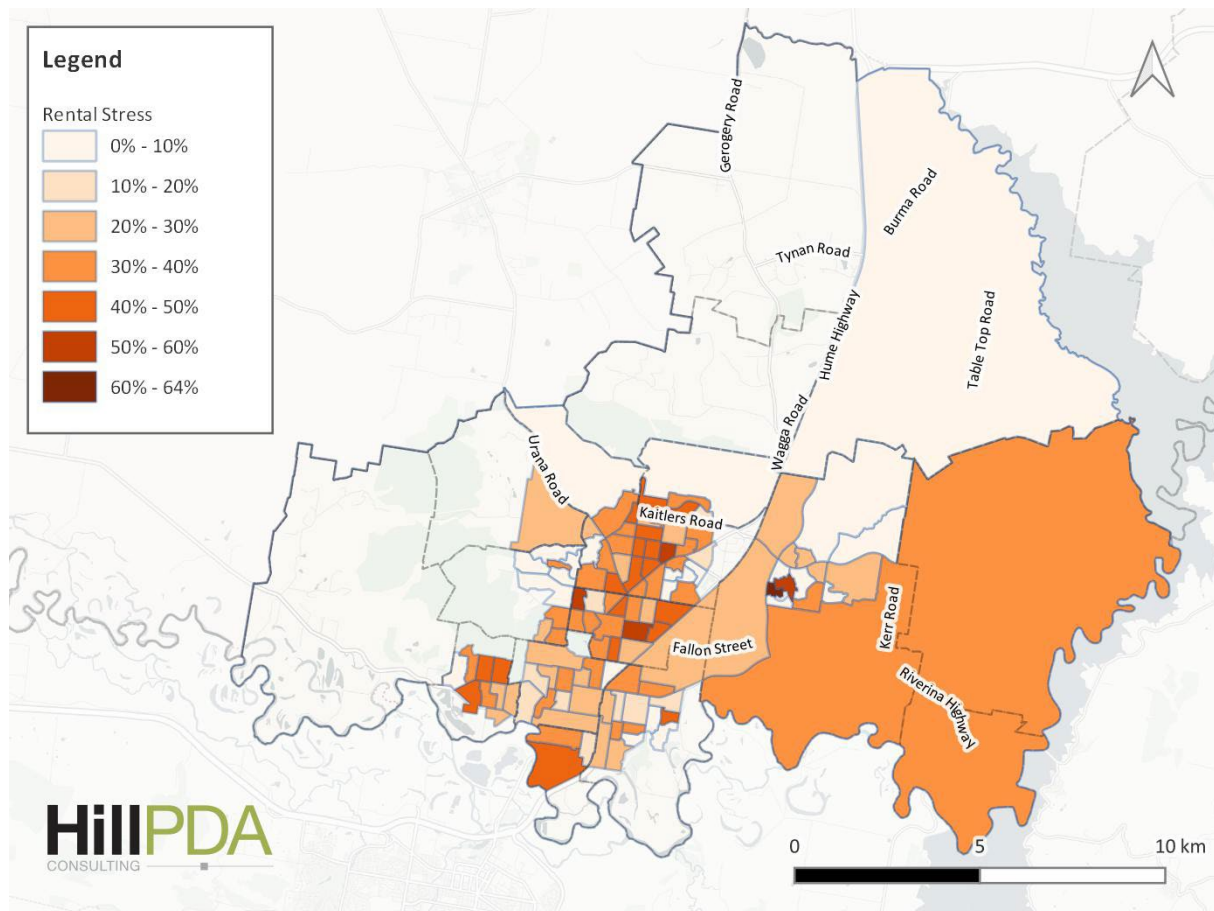
Mortgage and rental stress are mapped in Figure 6-11 and Figure 6-12, showing the percentage of households within each statistical area experiencing housing stress. The areas with the highest proportion of households with rental stress were located in North Albury and Lavington, with pockets in South Albury and Thurgoona. These pockets of rental stress are generally aligned with some of the more disadvantaged areas in the Albury LGA (see section 4.3), though areas amongst the most advantaged, such as West Albury and Wirringa, were also exposed to rental stress. Some of the highest areas of rental stress were located in recently developed greenfield areas, suggesting that some properties for rent in those areas have a higher market value than would be supported by local household incomes. This may be due to new and younger families seeking larger dwellings, or students being pushed out of lower cost accommodation in the older areas of the Albury LGA.

<sup>44</sup> Note: Housing .id has calculated this figure based on changes since the 2016 Census. Housing stress measured at the 2016 Census was 13.1 per cent

<sup>45</sup> <https://housing.id.com.au/albury/stress-and-need#>



Figure 6-11: Percentage of households with rental stress (2016)



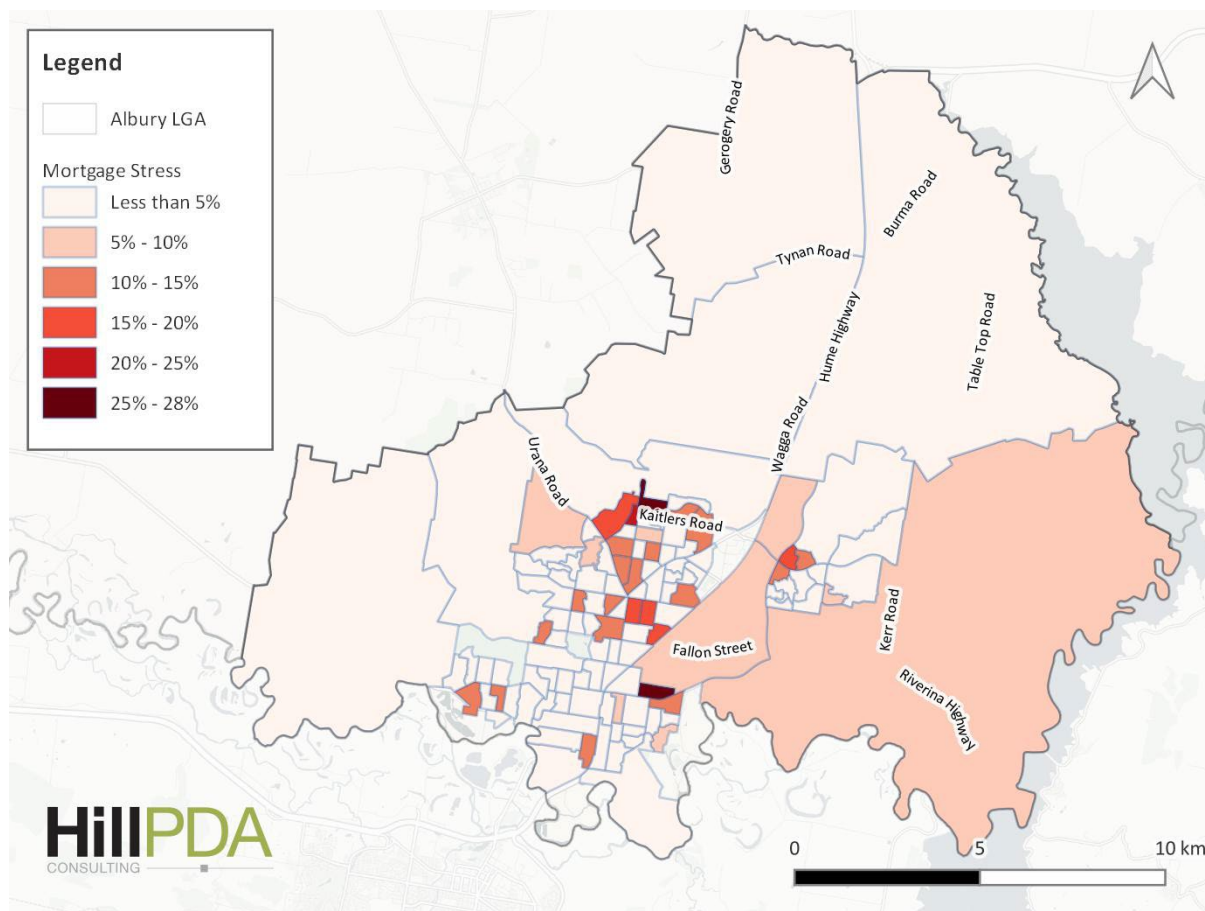
Source: Australian Bureau of Statistics, Census of Population and Housing, 2016 (Enumerated data).  
Compiled and presented in atlas.id by id (informed decisions).

Mortgage stress is much less prevalent in the Albury LGA, with most areas having less than 5 per cent of relevant households living with mortgage stress. Areas of highest mortgage stress were concentrated in North Albury and Lavington, with around 10 to 15 per cent of households affected. The most impacted areas were neighbourhoods in Springdale Heights where there was a recent land release and in East Albury in an established neighbourhood. Pockets of mortgage stress were also located in Thurgoona. Based on the distribution and an understanding of the demographic characteristics of the impacted areas, there could be multiple causes, such as:

- New housing in land release areas is requiring higher mortgages than affordability supported by local incomes.
- Established housing has increased in value, becoming less affordable for the lone person or otherwise less able to pay household that would seek to locate there.

While housing stress is not universal, it appears to be affecting a wide range of neighbourhoods, household types and income ranges. While Housing .id suggests that housing stress has reduced since the 2016 Census, recent increases in the cost of housing could potentially worsen the situation as price increases affect all segments of the market. The mortgage stress in the Albury LGA would also be exposed to NSW, Australian and world-wide economic forces such as grant programs, interest rate changes, inflation and immigration policy.

Figure 6-12: Percentage of households with mortgage stress (2016)



Source: Australian Bureau of Statistics, Census of Population and Housing, 2016 (Enumerated data).  
Compiled and presented in atlas.id by .id (informed decisions).

### 6.3 Social housing

Albury lies within the Murrumbidgee NSW Social Housing District. This District is made up of 21 LGAs, including those as far away as the Carrathool, Temora and Snowy Valleys LGAs.

On 30 June 2020, there were 4,918 total social housing dwellings in the Murrumbidgee NSW social housing district. This includes approximately 3,211 public housing dwellings, 1,020 community housing dwellings, 343 Aboriginal Housing Office dwellings and 344 Aboriginal Community Housing dwellings. The distribution of dwellings is shown in Table 6-2.

Table 6-2: Murrumbidgee NSW social housing stock (30 June 2020)

Housing type	Studio / 1 bedroom	2 bedroom	3 bedroom	4+ bedroom	Total
Public housing	546	679	1,637	349	3,211
Community housing	289	310	346	75	1,020
Aboriginal Housing Office	8	23	210	102	343
Aboriginal Community Housing	5	70	170	101	344
Total	848	1,082	2,363	627	4,918

Note: Under five has been rounded up to 5 for the purposes of totals

Source: [https://public.tableau.com/profile/facs.statistics#!/vizhome/Social\\_Housing\\_Residential\\_Dwellings/Dashboard](https://public.tableau.com/profile/facs.statistics#!/vizhome/Social_Housing_Residential_Dwellings/Dashboard)  
Accessed November 2021

The most common size of social housing was three bedrooms (2,363 dwellings) and two bedrooms (1,082 dwellings). Notably, there were few studio or one bedroom dwellings (848 dwellings). Public housing stock was typically 3 bedrooms, while Community Housing was typically two bedrooms (298 dwellings). Public housing, Aboriginal Community Housing and Aboriginal Housing Office stock was typically represented by cottages (1,743 dwellings), while community housing stock was more likely to be a unit, villa or townhouse (441 dwellings).

According to NSW Land and Housing Corporations' (LAHC) *Albury Local Area Analysis*, there were approximately 970 social housing dwellings in the Albury LGA. Of LAHC's dwellings, 500 housed lone person households, with a further 200 housing two person households. The remainder housed families with children and other larger households. In contrast, approximately 60 per cent of dwellings contain three or four bedrooms. LAHC also identifies that most tenants are older, past working age, live alone and rely on the age, disability or another pension for income. When examining the quality of housing stock, LAHC has identified that over half of its stock is 40 years or older, with increasing costs associated with maintenance and largely becoming less suitable for tenants due to design and size.<sup>46</sup>

As of 30 June 2020, there were 336 social housing applications in the Albury allocation zone, with 321 general applicants and 15 priority applicants. The indicative wait time is generally between two and five years, with the following breakdown by dwelling size:

- Studio/1 bedroom: Two to five years.
- 2 bedroom: Two to five years.
- 3 bedroom: Up to two years.
- 4+ bedroom: Two to five years.

As described in the *Albury Local Area Analysis*, the long wait time for dwellings, aside from three bedroom homes, is reflected in the gap between the housing stock available from public, community and other operators and the demand as generated by lone person and couple households.

Council's current initiatives regarding the promotion of affordable housing are discussed in a Council report dated 22 November 2021<sup>47</sup> and include:

- Exempting affordable housing development from development contribution levies, reducing development costs.
- Participating in the reform of State planning reform, including making a submission to the NSW Regional Housing Taskforce that outlined issues with accessing and delivering affordable housing and made recommendations for State led reforms, leadership in the delivery of affordable housing and opportunities to reduce the cost of delivery of affordable housing.
- Working with LAHC under the Social Housing SEPP to facilitate development of social housing without the need for development consent.
- Implementing Albury's *Prevention of Homelessness Strategy Action Plan*, which focuses on supporting Albury's homeless population and guiding them to resources, potentially including affordable housing options.

Social housing stock is also being planned in Wodonga, with a redundant school to be redeveloped into at least 100 social housing units. The site is to be developed through the private sector in partnership with a community housing provider.<sup>48</sup>

<sup>46</sup> <https://www.dpie.nsw.gov.au/land-and-housing-corporation/plans-and-policies/local-area-analyses/albury-local-area-analysis> (accessed January 2022)

<sup>47</sup> <https://eservice.alburycity.nsw.gov.au/ACCPublicDocs/DocumentViewer.aspx?DocID=3050301> (accessed December 2021)

<sup>48</sup> <https://www.bordermail.com.au/story/5572974/social-housing-to-be-built-on-old-school-site-under-vic-gov-pilot/> (accessed January 2022)

## 6.4 Homelessness

Homelessness in Australia is recorded by the ABS' *Census of Population and Housing: Estimating Homelessness* (cat 2049.0). It considers several elements of 'home' such as security, stability, privacy, safety or control. Homelessness is considered a lack of one or more of these elements, with the specific ABS definition being:

*When a person does not have suitable accommodation alternatives, they are considered homeless if their current living arrangement:*

- *is in a dwelling that is inadequate; or*
- *has no tenure, or if their initial tenure is short and not extendable; or*
- *does not allow them to have control of, and access to space for social relations.*

The ABS classifies the population who are experiencing homelessness into two general groups: Homeless operational group, which includes people in improvised or similar dwellings, supported accommodation or temporary accommodation, and other marginal housing, which includes crowded dwellings and people housed in caravan parks. This classification aids in the planning of strategies to support the population.

The ABS has estimated Albury's LGA's homeless population to be around 185 persons in 2016. The 2011 and 2016 homeless operational group was estimated to be around 150 and 125 persons, respectively. The 2011 and 2016 population in other marginal housing was estimated to be 87 and 60 persons, respectively.

Detailed information regarding the types of homelessness during this period is provided in Table 6-3. While the absolute number of people within the categories have generally reduced during the period, the amount of people living in 'severely' crowded dwellings has increased. This may reflect individuals seeking to reduce their individual costs for housing by overcrowding individual dwellings. It may also reflect a shortage in rental or temporary accommodation that suits the needs of residents.

**Table 6-3: Homeless population in Albury at 2011 and 2016 Census (SA3)**

Type of homelessness	2011	2016
Persons living in improvised dwellings, tents, or sleeping out	10	0
Persons in supported accommodation for the homeless	56	35
Persons staying temporarily with other households	53	35
Persons living in boarding houses	19	29
Persons in other temporary lodgings	-	-
Persons living in 'severely' crowded dwellings	-	26
<b>Homeless operational group</b>	<b>150</b>	<b>125</b>
Persons living in other crowded dwellings	57	34
Persons in other improvised dwellings	-	7
Persons who are marginally housed in caravan parks	30	19
<b>Other marginal housing</b>	<b>87</b>	<b>60</b>
<b>Total estimated homeless population</b>	<b>237</b>	<b>185</b>

Source: 2011 and 2016 Census

As noted by Albury's *Prevention of Homelessness Strategy*, Census estimates are not the only method of estimating the homeless population of Albury. Council has identified additional metrics to help understand how homelessness has been observed and experienced in Albury. As shown in Table 6-4, the Australian Institute of Health and Welfare has estimated an Albury LGA homeless population of 672 people.

Table 6-4: Homelessness in Albury and comparable areas in 2016

Location	Number of people who are homeless	Total population	Homelessness rate/100,000
Albury	672	52,171	1,288
Wodonga	1,392	40,100	3,471
Bendigo	2,646	112,267	2,357
Ballarat	2,545	103,500	2,459
Shepparton	2,209	65,072	3,395
Wagga Wagga	562	63,906	879

Source: Australian Institute of Health and Welfare  
Compiled by AlburyCity

A homeless street count was undertaken on 16 February 2020 and 2021 on behalf of NSW Department of Communities and Justice (DCJ). Such a count is an observational study, where the counter observes potential homeless people and their characteristics, such as inhabiting a tent, carrying substantial belongings and appearing to have no accommodation, sleeping in a car, or otherwise indicating to the observer that they are homeless. Two people were identified in the 2020 count and seven people were identified in the 2021 count. One location in the Albury LGA was visited during each count. As explained by the DCJ, a number of improvements were made to the method during the 2021 count. This may mean a more accurate count, rather than an increase in the homeless population.<sup>49</sup>

As part of the *Prevention of Homelessness Strategy*, Action 4.3 Data Collection includes a commitment for Albury to liaise with services to ensure staff are aware of homeless trends. As an output, an annual compilation of statistics is to be provided by local services, helping Council understand the quantity and needs of Albury LGA homeless population.

## 6.5 What does it mean?

Key findings from the above analysis are summarised below:

- Albury's rental and purchasing housing costs have been increasing across all markets.
- Median house purchase prices have spiked by almost 25 per cent and rentals by almost 15 per cent in the year leading up to June 2021.
- Households with moderate and higher household incomes are able to purchase and rent housing. If price increases continue, affordable options may disappear, resulting in housing stress.
- Low income households are limited to purchasing or renting units, if seeking affordable housing. Unit housing stock is older and limited to established urban areas, meaning that low income households may not have access to greenfield developments and associated services.
- Rent increases disproportionately affect very low income households who have extremely few affordable rental options available each year. What options are available are generally concentrated in the more disadvantaged areas within the Albury LGA.
- Social housing stocks are ageing and not meeting the needs of their residents. There is a major shortfall in social housing designed for one and two person households.
- More people are ending up on waitlists for social housing, with average wait times currently between 2 and 5 years for most dwellings.
- More people are, or are at risk of, experiencing homelessness.

<sup>49</sup> [https://www.facs.nsw.gov.au/\\_\\_data/assets/pdf\\_file/0003/808428/Technical-paper-NSW-Statewide-Street-Count-2021.pdf](https://www.facs.nsw.gov.au/__data/assets/pdf_file/0003/808428/Technical-paper-NSW-Statewide-Street-Count-2021.pdf)

# HOUSING NEEDS AND GAPS



## 7.0 HOUSING NEEDS AND GAPS

This evidence report represents the research undertaken to form the first stage in the development of the LHS. It has identified and presented the findings from initial research regarding current and future housing needs in the Albury LGA. It presents information on supply, demand, gap and capacity analysis for different housing markets and areas across the Albury LGA. Findings have been analysed at the end of each chapter, distilling them into what matters most for the LHS to consider.

As discussed throughout this report, all levels of government, private developers and community organisations, impact the delivery of housing. This section focuses on the opportunities Council has to promote the delivery of a diverse range of affordable and resilient housing choices in partnership with those stakeholders.

As explained at the beginning of this report, the findings and analysis do not represent any adopted view of Council. It provides a starting point for Council and the community to understand and communicate views regarding housing needs and gaps. To initiate this conversation, needs observed during the preparation of this report have been identified below. They are grouped under the pillars of the NSW Housing Strategy, with initial ideas or opportunities that could fill the gap and address the needs.

### Supply

Identified need	Opportunities
Projections show that around 300 dwellings will need to be built per year to house future Albury LGA residents.	<ul style="list-style-type: none"> <li>Greenfield development: Continue to manage development of Thurgoona Wirringa Precinct to ensure serviced land is available for development as needed.</li> <li>Infill development: Review planning controls to encourage more infill development, that is sympathetic to local values and makes efficient use of existing infrastructure.</li> </ul>

### Diversity

Identified need	Opportunities
Increased housing choice that delivers suitable dwellings in all price submarkets for households at all stages of life.	<ul style="list-style-type: none"> <li>Set 2036 housing diversity targets that balance infill and greenfield development and the different types of housing delivered.</li> <li>Develop partnerships within the local housing sector to support ongoing implementation of housing diversity.</li> </ul>
Over the next 20 years, more housing that is suited to older people will be needed to cater for the aging population. There is currently strong demand for seniors housing and vacancy rates are low.	<ul style="list-style-type: none"> <li>Review planning controls to encourage a supply of adaptable and accessible housing.</li> <li>Encourage the development of smaller and easy to maintain dwellings located close to facilities and services.</li> <li>Improve housing diversity to provide a choice of housing at all stages of life.</li> </ul>
More investment in private rental market is needed to increase supply generally.	<ul style="list-style-type: none"> <li>Continue to promote Albury as a place for investment.</li> <li>Encourage a supply of smaller dwellings close to the CBD that would be attractive to investors and are readily marketable (eg to student and older people).</li> </ul>
Counterbalance the delivery of large, detached dwellings targeting the more affluent. A better mix of housing types would meet the needs of all households and every stage of life and in all price submarkets.	<ul style="list-style-type: none"> <li>Council could evaluate options to proactively deliver specific housing types.</li> <li>Identify sites that may be suitable for development partnership, potentially targeting a market sector such as students.</li> <li>Participate in whole of government strategies to improve the housing situation of the ATSI population.</li> </ul>

## Affordability

Identified need	Opportunities
In 2016 1,840 households were living in housing stress in the private rental market and a further 605 households with mortgages were living in housing stress. Reducing housing stress would mitigate impacts.	<ul style="list-style-type: none"> <li>Ensure affordable housing strategies are considered as part of the Albury Local Housing Strategy.</li> <li>Consider undertaking a development, in partnership with others, to deliver a supply of affordable dwellings to be available on the rental market to households on very low, low or moderate incomes, such as students, seniors or key workers in the early stages of the career (eg teachers and nurses).</li> <li>Encourage an increased supply of smaller dwellings that are more affordable to first home buyers and households on single incomes, such as dual occupancies, townhouses and apartments.</li> <li>Consider implementing an inclusionary zoning to require certain residential developments make a contribution toward the delivery of affordable housing, to be managed by a community housing provider.</li> </ul>
Address the disparity between income and housing costs for ATSI and Non ATSI households	<ul style="list-style-type: none"> <li>Engage with the ATSI community to better understand their housing needs and how they may be addressed in the current market.</li> <li>Participate in whole of government strategies to support increased incomes of ATSI households.</li> </ul>

## Resilience

Identified need	Opportunities
Enable housing designs that are flexible and respond to changing households needs, such as accommodating COVID -19 pandemic impacts that require spaces to work and home school as well as recreating/exercising	<ul style="list-style-type: none"> <li>Work towards achieving a more responsive and flexible planning framework.</li> <li>Involve independent experts in the assessment of major developments, potentially through design review panels.</li> <li>Publicise the delivery of innovative and sustainable design outcomes in the Albury LGA.</li> </ul>
Encourage neighbourhood and dwelling designs that promote urban cooling and energy efficiency	<ul style="list-style-type: none"> <li>Plan for new streetscapes in greenfield areas with clear 20 year growth potential.</li> <li>Encourage contiguous open space within and between dwellings, maximising the area for private vegetation.</li> <li>Encourage energy and water saving initiatives, rewarding innovative and locally relevant responses to climate issues.</li> </ul>

## 8.0 REFERENCES

- .id (informed decisions). (2021a). *atlas.id*. <http://atlas.id.com.au>
- .id (informed decisions). (2021b) *profile.id*. <http://forecast.id.com.au>
- .id (informed decisions). (2021c) *profile.id*. <http://housing.id.com.au>
- .id (informed decisions). (2021d) *profile.id*. <http://profile.id.com.au> Group Development Services Pty Limited.
- (2018). *Discussion paper - Review of Albury DCP Part 10 - Development in Residential Zones*.
- AirDNA. (2022). AirDNA MarketMinder. <https://www.airdna.co/vacation-rental-data/app/au/new-south-wales/albury/overview>
- Albury Local Environmental Plan 2010, (2010). <https://legislation.nsw.gov.au/view/html/inforce/current/epi-2010-0433#>
- Albury Wodonga Australia. (n.d.). Aboriginal Heritage. [www.alburywodongaaustralia.com.au](http://www.alburywodongaaustralia.com.au). Retrieved January 25, 2022, from <https://www.alburywodongaaustralia.com.au/info/aboriginal-heritage/>
- AlburyCity. (2017). *Albury 2030: Community Strategic Plan*.
- AlburyCity. (2019). *Prevention of Homelessness Strategy*.
- AlburyCity. (2020). *Albury Local Strategy Planning Statement*.
- AlburyCity. (2020, October 9). *NEXUS Industrial Precinct*. AlburyCity. <https://www.alburycity.nsw.gov.au/major-projects/nexus>
- AlburyCity. (2021). *Council Agenda 11 October 2021*.
- AlburyCity. (n.d.). *Albury Development Monitor 2019-2020*.
- AlburyCity, & RPS Group. (2013). *Thurgoona Wirringa Precinct Structure Plan*.
- AlburyCity, & Wodonga Council. (2017). *Two Cities One Community Strategic Plan*.
- AlburyCity, & Wodonga Council. (2017). *Two Cities One Community Action Plan*.
- Australian Bureau of Statistics (2006) *Census*
- Australian Bureau of Statistics (2011) *Census*
- Australian Bureau of Statistics (2016) *Census*
- Australian Bureau of Statistics (2021), *Regional population, 2019-20 financial year*
- Australian Institute of Health and Welfare. (2020, August 7). *Housing affordability*. Australian Institute of Health and Welfare. <https://www.aihw.gov.au/reports/australias-welfare/housing-affordability>
- Australian Institute of Health and Welfare. (2021, September 16). *Aged care*. Australian Institute of Health and Welfare. <https://www.aihw.gov.au/reports/australias-welfare/aged-care>
- Domain. (2022). <https://www.domain.com.au>
- Freestone, R. (2010). *Urban Nation: Australia's Planning Heritage*. CSIRO Publishing.
- Greater Sydney Commission. (2018). *A Metropolis of Three Cities*.
- Group Development Services Pty Ltd. (2018). *Discussion Paper: Review of Albury DCP 2010 - Part 10 Development in Residential Zones*.
- Hennay, B. (2017). *Submission to the House of Representatives Select Committee on Regionalisation and Decentralisation*. Inquiry into Regional Development and Decentralisation: 1-9.
- NSW Department of Communities and Justice. (2021, October 14). *Social Housing Eligibility and Allocations Policy Supplement*. Family & Community Services. <https://www.facs.nsw.gov.au/housing/policies/social-housing-eligibility-allocations-policy-supplement>
- NSW Department of Planning, Industry and Environment. (2015). *Riverina Murray Regional Plan*.
- NSW Department of Planning, Industry and Environment. (2018). *Local Housing Strategy Guideline*.
- NSW Department of Planning, Industry and Environment. (2021a). *Housing 2041: 2021-22 Action Plan*. <https://www.planning.nsw.gov.au/-/media/Files/DPE/Reports/Policy-and-legislation/NSW-Housing-2021-22-Action-Plan-mayv2-2021.pdf>
- NSW Department of Planning, Industry and Environment. (2021b). *Housing 2041 NSW Housing Strategy*. <https://www.planning.nsw.gov.au/-/media/Files/DPE/Reports/Policy-and-legislation/NSW-Housing-Strategy-Report-2021-Mayv2.pdf>

- NSW Department of Planning, Industry and Environment. (2021c). *Regional Housing Taskforce Recommendations Report*. [https://shared-drupal-s3fs.s3.ap-southeast-2.amazonaws.com/master-test/fapub\\_pdf/Regional+Housing+Taskforce\\_Recommendations+Report\\_FINAL\\_2021.10.29.pdf](https://shared-drupal-s3fs.s3.ap-southeast-2.amazonaws.com/master-test/fapub_pdf/Regional+Housing+Taskforce_Recommendations+Report_FINAL_2021.10.29.pdf)
- NSW Land and Housing Corporation (2021) *Local area analysis: Albury*, from <https://www.dpie.nsw.gov.au/land-and-housing-corporation/plans-and-policies/local-area-analyses/albury-local-area-analysis>
- NSW Rural Fire Service. (n.d.). *Planning for Bush Fire Protection*. [www.rfs.nsw.gov.au](http://www.rfs.nsw.gov.au). Retrieved January 25, 2022, from <https://www.rfs.nsw.gov.au/plan-and-prepare/building-in-a-bush-fire-area/planning-for-bush-fire-protection>
- Real Estate Institute of New South Wales. (n.d.). *Vacancy Rate Survey Results*. [https://www.reinsw.com.au/Web/Members/Property\\_data/Vacancy\\_Rates\\_Survey.aspx](https://www.reinsw.com.au/Web/Members/Property_data/Vacancy_Rates_Survey.aspx)
- Research Data Australia. (n.d.). *Albury-Wodonga Development Corporation*. Research Data Australia. Retrieved January 25, 2022, from <https://researchdata.edu.au/albury-wodonga-development-corporation/165932>
- SQM Research. (2021). *Tight Rental Vacancy Rates Trigger Across the board Surges in Rents*. [https://sqmresearch.com.au/17\\_08\\_21\\_National%20Vacancy%20Rate%20August%202021\\_FINAL.pdf](https://sqmresearch.com.au/17_08_21_National%20Vacancy%20Rate%20August%202021_FINAL.pdf)
- Urbanista. (2020). *Local Government Housing Kit*.

## Disclaimer

1. This report is for the confidential use only of the party to whom it is addressed ("Client") for the specific purposes to which it refers and has been based on, and takes into account, the Client's specific instructions. It is not intended to be relied on by any third party who, subject to paragraph 3, must make their own enquiries in relation to the issues with which this report deals.
2. HillPDA makes no representations as to the appropriateness, accuracy or completeness of this report for the purpose of any party other than the Client ("Recipient"). HillPDA disclaims all liability to any Recipient for any loss, error or other consequence which may arise as a result of the Recipient acting, relying upon or using the whole or part of this report's contents.
3. This report must not be disclosed to any Recipient or reproduced in whole or in part, for any purpose not directly connected to the project for which HillPDA was engaged to prepare the report, without the prior written approval of HillPDA. In the event that a Recipient wishes to rely upon this report, the Recipient must inform HillPDA who may, in its sole discretion and on specified terms, provide its consent.
4. This report and its attached appendices are based on estimates, assumptions and information provided by the Client or sourced and referenced from external sources by HillPDA. While we endeavour to check these estimates, assumptions and information, no warranty is given in relation to their reliability, feasibility, accuracy or reasonableness. HillPDA presents these estimates and assumptions as a basis for the Client's interpretation and analysis. With respect to forecasts, HillPDA does not present them as results that will actually be achieved. HillPDA relies upon the interpretation of the Client to judge for itself the likelihood of whether these projections can be achieved or not.
5. Due care has been taken to prepare the attached financial models from available information at the time of writing, however no responsibility can be or is accepted for errors or inaccuracies that may have occurred either with the programming or the resultant financial projections and their assumptions.
6. This report does not constitute a valuation of any property or interest in property. In preparing this report HillPDA has relied upon information concerning the subject property and/or proposed development provided by the Client and HillPDA has not independently verified this information except where noted in this report.
7. In relation to any valuation which is undertaken for a Managed Investment Scheme (as defined by the Managed Investments Act 1998) or for any lender that is subject to the provisions of the Managed Investments Act, the following clause applies:  
  
This valuation is prepared on the assumption that the lender or addressee as referred to in this valuation report (and no other) may rely on the valuation for mortgage finance purposes and the lender has complied with its own lending guidelines as well as prudent finance industry lending practices, and has considered all prudent aspects of credit risk for any potential borrower, including the borrower's ability to service and repay any mortgage loan. Further, the valuation is prepared on the assumption that the lender is providing mortgage financing at a conservative and prudent loan to value ratio.
8. HillPDA makes no representations or warranties of any kind, about the accuracy, reliability, completeness, suitability or fitness in relation to maps generated by HillPDA or contained within this report.

*Liability limited by a scheme approved under the Professional Standards Legislation*



## **SYDNEY**

Level 3, 234 George Street  
Sydney NSW 2000  
GPO Box 2748 Sydney NSW 2001  
t: +61 2 9252 8777  
f: +61 2 9252 6077  
e: [sydney@hillpda.com](mailto:sydney@hillpda.com)

## **MELBOURNE**

Suite 114, 838 Collins Street  
Docklands VIC 3008  
t: +61 3 9629 1842  
f: +61 3 9629 6315  
e: [melbourne@hillpda.com](mailto:melbourne@hillpda.com)

**WWW.HILLPDA.COM**